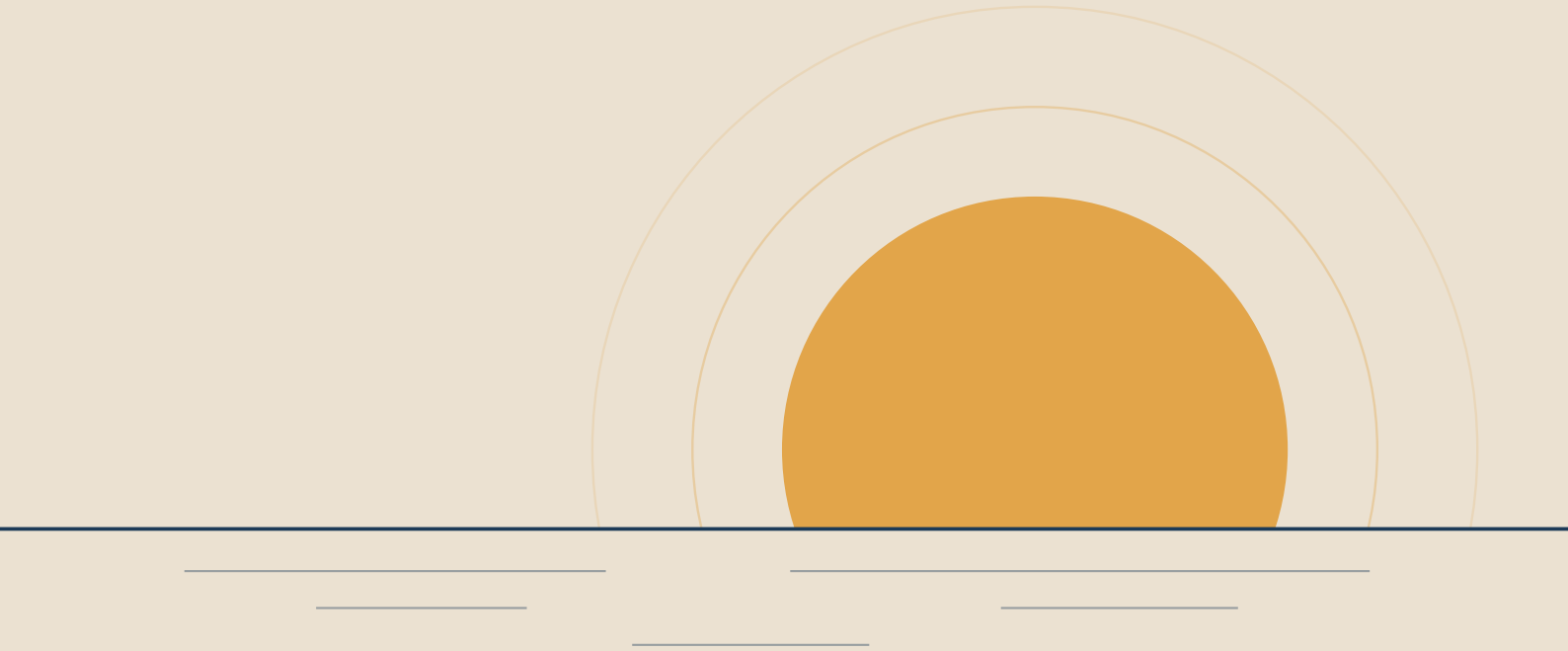
Mamavela

Having a Baby in Australia

Pregnancy care, costs, leave, benefits and the baby's paperwork in Australia, step by step, from official sources.



Free sample

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Welcome

Congratulations. Whether this is your first baby or your fourth, whether you were born in Brisbane or arrived in Perth last year, having a baby in Australia means meeting a system with its own words, its own forms and its own deadlines: Medicare, GP shared care, midwifery group practice, Centrelink, Parental Leave Pay, the Newborn Child Declaration, the blue book.

This book puts all of it in one place, in the order you will need it. It explains how pregnancy care works, what Medicare pays for and what it does not, how to choose between public and private care, how Parental Leave Pay works for babies born from 1 July 2026, what to claim and when, how to register your baby's birth in your state, and how to get your baby onto your Medicare card.

Every figure in this book comes from an official Australian source: Services Australia, the Pregnancy, Birth and Baby service funded by the Australian Government, and the birth registries of the states. Amounts and rules are given **as of October 2026**. Payment rates usually change on 1 July each year, so always check the current figure with Services Australia before you plan your budget around it.

> This book explains official information clearly. It is not medical, legal or financial advice. Your midwife, GP or obstetrician is the right person for any question about your health or your baby's health, and Services Australia is the only body that can tell you exactly what you will be paid.

How to use this book

- Read **Chapter 1** as soon as you know you are pregnant: it covers the first decisions, some of which have deadlines.
- Read **Chapters 4 and 5** before you talk to your employer, ideally in the second trimester.
- Keep **Chapter 7** for the first weeks after birth: it is your paperwork list.
- Print **Chapter 11** (month-by-month checklist) and **Chapter 12** (pages to fill in).
- Hand **Chapter 9** (when to call for help) to your partner or support person.

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2. Choosing your model of care: public, private, midwife, GP
3. Antenatal appointments, tests and vaccines
4. Your rights at work and unpaid parental leave
5. Parental Leave Pay, step by step
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7. After the birth: registering your baby, Medicare and the paperwork
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1. Your first steps

See a GP or a midwife early

Once your pregnancy is confirmed, Pregnancy, Birth and Baby advises seeing your doctor or a midwife as soon as possible. Your first antenatal visit is best **before 10 weeks** of pregnancy, ideally at about **6 to 8 weeks**. This first appointment is longer than the others: it is where your care is planned.

You do not have to start with a GP. You can:

- book with your usual GP, who can talk through your options and refer you to a maternity service or an obstetrician;
- contact a midwifery service directly; if the midwife works in a group practice or private practice, you may not need a referral.

If you want care in a **birth centre** or a **midwifery group practice**, ask early. Birth centres are popular, and Pregnancy, Birth and Baby recommends booking in as early as you can.

Check your Medicare card

Medicare is Australia's public health insurance scheme. All Australian residents are eligible, as are some visitors. If you are eligible, Medicare covers free treatment and accommodation as a public patient in a public hospital or birth centre, and free or subsidised visits, ultrasounds and blood tests.

- ☐ I have a current Medicare card, or I have checked my eligibility with Services Australia.
- ☐ If I am not eligible for Medicare, I have looked at my insurance or my visa health cover (see Chapter 10).

If you are not eligible for Medicare, you will usually be charged the full cost of your pregnancy, birth and postnatal care, in public or private hospitals alike.

Decide whether you want private care

This is the decision with the tightest deadline, and it often comes as a surprise. Pregnancy, Birth and Baby explains that **most private health insurance policies have a 12-month waiting period** for pregnancy and birth. During that time, you cannot claim pregnancy-related expenses. If you want private obstetric care paid partly by your fund, you need the right cover in place about 12 months before you became pregnant, or you pay for private care yourself.

If you already have private cover, call your fund in the first weeks and ask:

- Does my policy cover obstetrics or pregnancy and birth, and from what date?
- Am I covered as a private patient in a private hospital, or only in a public hospital?

- What excess or co-payment applies to me and to my baby?
- When do I need to move to a family policy so my baby is covered from birth?

Remember: everyone with a Medicare card can receive care in a public hospital or birth centre that is fully covered by Medicare.

Your first-weeks checklist

- ☐ Book a first appointment with a GP or a midwife (aim for 6 to 8 weeks).
- ☐ Write down the first day of your last period: it is used to estimate your due date.
- ☐ List the medicines, vitamins and supplements you take, to show your doctor or midwife.
- ☐ Check your Medicare card.
- ☐ Call your health fund if you have private cover.
- ☐ Ask about birth centres and midwifery group practice in your area if you are interested.
- ☐ Note the Pregnancy, Birth and Baby helpline: 1800 882 436 (a maternal child health nurse, 7 am to midnight AET, 7 days a week).

End of the sample

Thank you for reading this far. We hope these first pages already feel useful, and that you can see how the rest of the book is built: clear steps, pages to fill in, sources you can check.

The full book has 44 pages.

Get it here: https://mamavela.com/shop/having-a-baby-in-australia/

One-time payment, instant PDF.