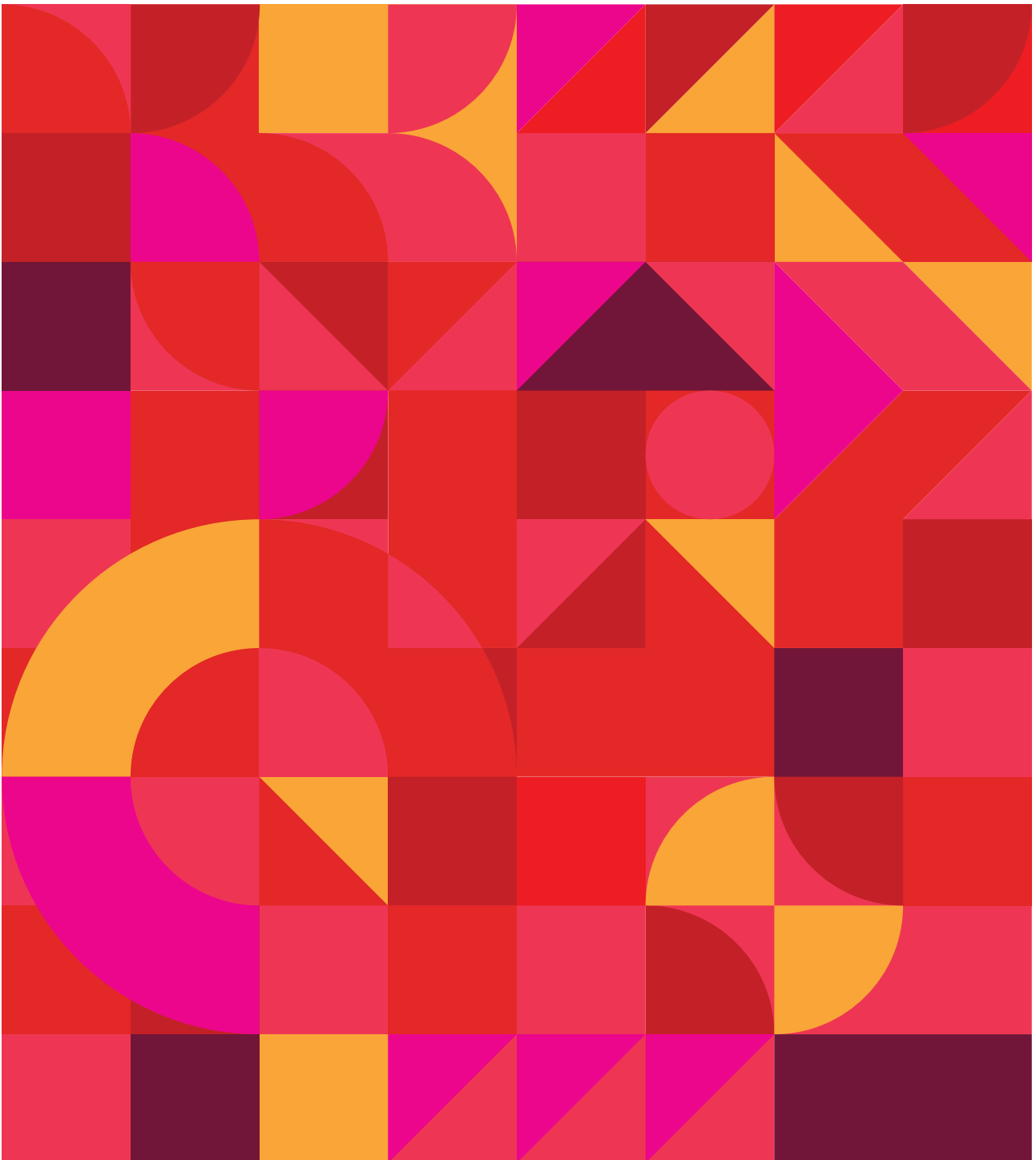




Labour

FREE DOCTOR'S VISITS FOR ALL NEW ZEALANDERS



**“I can’t afford to go
when I really need
to. I have to put it
on the backburner
so that I can afford
my rent.”**





FREE DOCTOR'S VISITS FOR ALL NEW ZEALANDERS

Labour will make it free to see your local doctor.

With a new Medicaard, every New Zealander will get three free doctor's visits each year - at the practice they are enrolled in.

To see a doctor, all you will need is your Medicaard, not your credit card. This will save New Zealanders money every year.

Most Kiwis see their GP about two-and-a-half times a year, so for many, a visit to the local doctor will be free. And for anyone managing a long-term condition, it will take real pressure off the household budget.

Three free doctor's visits for all New Zealanders will be paid for by a simple targeted tax on the profits earned after 1 July 2027 from the sale of commercial and residential property (excluding the family home).

Nine out of 10 New Zealanders do not own more than one property, or a commercial property, so they won't pay the tax. But every New Zealander will get three free doctor's visits a year with their new Medicaard.

A HEALTHY NEW ZEALAND

Building New Zealand's future starts with healthcare. Fixing the health system will be at the heart of the next Labour Government.

Affordable healthcare is central to family life and to easing the cost of living. When you're sick, seeing a doctor shouldn't be hard - and cost should never be a barrier.

Labour will provide every New Zealander with three free doctor's visits each year. On average, New Zealanders visit the GP two-and-a-half times every year. This means that from July 2028, four in every five New Zealanders won't have to pay for a routine visit to their local general practice.

Every New Zealander will receive a Medicard to access three free appointments a year at their enrolled general practice.



The Medicard is a clear promise to every New Zealander: when something goes wrong, or a loved one gets sick, you can get the help you need without worrying about the cost.

Just as every New Zealander wants the best healthcare for their family, a Labour Government wants the best healthcare for every New Zealander.

“I don’t go to the doctor unless really urgent – I’d rather go straight to the hospital. It costs me \$54 out of the little money I have left for food.”



FIXING THE BROKEN HEALTH SYSTEM

Reliable, affordable healthcare is the foundation on which people build their lives. If you cannot count on seeing a doctor when you need to, or if cost forces you to put it off, you don't just pay the price personally; the whole country does. That's the lesson of every National Government, especially the current one.

Christopher Luxon stood in front of New Zealanders and promised to protect frontline services. But he has failed. The health system is broken and letting too many people down.

Right now, the cost of seeing a doctor is stopping people from getting the care they need. One in six New Zealanders cannot afford to visit their doctor when they're sick. Some general practice fees are heading towards \$100 a visit. The cost of prescriptions and ambulances have all been pushed up by National.

Far too many New Zealanders have to choose between buying groceries or seeing a doctor. That's what Christopher Luxon and his ministers just don't get. They're out of touch.

When people can't see a doctor, small issues can become big problems. People end up sicker and in hospital, which is stressful and costs more in the long run. Far too many people are turning up at emergency departments with illnesses that could have been prevented or treated earlier.

Doctors and nurses tell us things are the worst they have ever been. People are worried not only about themselves and their families, but about others in their community who can't afford care. As one emergency doctor

put it: "This winter our department has been busier than I have ever known it, and the patients are sicker than they ever have been."

We can't go on like this.

The core problem is government underfunding. When healthcare funding is cut, general practices must either absorb the hit or pass costs on to patients. Christopher Luxon promised to fix the cost of living. But underfunding healthcare is one of the many ways he is making it worse.

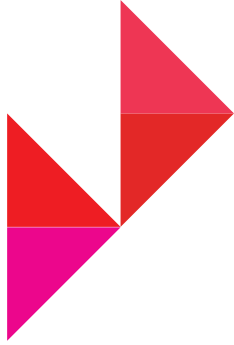
Labour will fix this by removing cost as a barrier to seeing a doctor.

Fixing the health system is complex and will take time, but one thing is clear: without access to affordable community care, every other effort will fail. Labour will make sure everyone can get the care they need, easing pressure on hospitals and freeing up resources to reinvest in people's health.

By focusing on prevention, we'll free up staff and space in hospitals so they're there when people need them - and build a system that keeps people healthy, not just treats them when they're sick.

**"First appointment
at our new GP cost
my family of six
\$660. \$110 each."**

HOW THE MEDICARD WORKS



A Medicard will give all New Zealanders access to three free doctor's visits each year. The three free visits will also be accessible through a secure app.

People will receive their Medicard at birth, or when they become a citizen, resident, or otherwise eligible for healthcare.

Your Medicard can be used at the general practice you're enrolled with whenever you need an appointment with a doctor or a nurse.

The three free visits apply per year and don't roll over. If they aren't used within the year, they won't carry into the next. You'll use them when you need them.

Your three free visits cover appointments with a doctor or nurse at your enrolled general practice. They don't include services that are already free (such as immunisations or Access and Choice services), after-hours care, or ACC visits.

To help free up appointments, Labour will fund training and support for clinics to introduce clinical triage systems. Using triage will not count toward your three free visits.

The card-and-app system will track entitlements in real time and integrate securely with primary and community provider software. It will be designed to protect privacy, ensure accessibility (including for non-digital users), and offer multilingual support.

The Medicard will also serve as a platform for accessing your existing health entitlements and adding new ones in the future.

It will hold your identity details, including your National Health Index (NHI) number, as well as information about your health entitlements and services you've used. The Medicard will integrate with My Health Account, Aotearoa New Zealand's digital health identity system, and through the app you'll be able to access your child's details too.

Over time, your Medicard will also make it easier to identify yourself at other healthcare providers. For example, when you go for a mammogram or visit a community health screening bus.

FIXING THE FUNDING PROBLEM

For more than two decades, general practice has been funded mainly by a flat payment for each enrolled person, with clinics allowed to charge a patient co-payment on top. That model is broken.

Independent analysis in 2022 found that general practice was underfunded by around 7.6 percent - about \$137 million against total practice income of \$1.67 billion.

After decades of underfunding, practices face impossible choices: raise fees on patients, cut services, or close their doors. Labour will fix the system to match funding to need, so people can get care when and where they need it.

As part of delivering three free doctor's visits, Labour is proposing to introduce a new model known as independent pricing. An Independent Pricing Authority would be up and running by July 2028 and will set an evidence-based national rate for GP funding that reflects real costs and patient need. When the rate goes up Health NZ will be required to fund the increase the following year - ending the cycle where practices either absorb rising costs or pass them on to patients.

Modelled on Australia's Independent Health and Aged Care Pricing Authority, the body will use comprehensive data - practice costs, staffing, patient mix, service delivery, and sector-wide cost studies - to set sustainable prices. This would make general practice funding fairer and more transparent, so practices don't have to absorb costs themselves or pass them on to the patient.

Money currently in co-payments will be added to general practice funding, so clinics won't be worse off under the new system.

Fixing general practice funding means we can focus on prevention, cut long-term costs and avoidable suffering, and re-align the health system to keep people well, not just treat illness.

“We’re barely getting by day-to-day with the cost of living right now, and on top of that, it feels like it’s about to cost us our health too.”



MORE PEOPLE WILL GO TO THE DOCTOR

Three free doctor's visits mean more people will see their doctor or nurse - and that's exactly the point. When people get care early, it takes pressure off our emergency departments.

Labour has worked with general practice representatives to design practical changes that will free up around 4.58 million doctor's appointments every year.

These simple, affordable changes will give doctors more time to see patients when they need care.

Labour will support local clinics to manage higher demand and prioritise those who need care most. We want general practices focused on providing the best medical care for their patients, not finding new ways to charge fees just to keep the doors open.

That's why Labour will remove the pressure to rely on fees by providing funding for three free doctor's visits per year. With that support, clinics can focus on treating patients efficiently - using phone triage when appropriate and bringing in more nurse practitioners and other skilled health professionals to help meet demand.

Getting more doctors into practices

- **Facilities:** We will provide targeted funding to ensure clinics in high-needs areas have enough room to see patients. This could free up 180,000 doctor's appointments a year.
- **Telehealth:** We will review how the Government supports telehealth to make sure funding doesn't pull doctors away from where they're most needed - providing face-to-face care in clinics.

Giving doctors more time

- **Digital technology:** We will roll out AI and digital tools to save doctors time. General practice is drowning in administrative work, costing both time and money.

AI medical scribes are proving to be a game-changer, freeing up time, reducing burnout, and allowing doctors to focus on patients over notetaking.

With patient consent, an AI tool can translate conversations with patients into clinical notes, summaries, or letters that can then be incorporated into the patient's health record. A practice adopting AI scribes could save up to two hours a day of clinician time across the practice - around eight extra 15-minute consultations daily. The use of AI scribes and other digital tools across the health system could free up around 1.5 million doctor's appointments a year.





We will also introduce a Digital Innovation Fund to support rapid adoption of proven technologies and provide ongoing support for general practices to adopt the next generation of innovations.

- **Clinical triage:** We will support general practices with training and funding to introduce clinical triage systems.

Appointments are often allocated on a first-come, first-served basis, which doesn't reflect need. Paying practices to staff a telephone triage system will ensure patients seeking same-day care are directed to the most appropriate option. This system has significantly reduced unplanned appointments and provided timely advice, prescriptions, and diagnostics in the practices where it is already in place. This could free up 1.9 million general practice appointments a year and streamline a further 2.9 million visits each year.

Where a patient's issue is resolved through telehealth triage, it will not count against their annual entitlement to three free doctor's visits.

Improving available information: We will support doctors to provide patients with high-quality information to reduce low-complexity visits for those with long-term conditions. This could free up one million general practice appointments a year.

Lower operating costs for general practices

- **Extending access to the Health System**

Catalogue: Primary care providers cannot currently access New Zealand's national catalogue of products used across the public health system. By extending access, primary care could immediately benefit from bulk procurement pricing already available to Health New Zealand.

These solutions have been shown to work, to help with wait times, and ensure doctors can use their time most effectively.





THE CHOICE

Building New Zealand's future starts with reliable, accessible, affordable healthcare. Fixing the health system will be at the heart of the next Labour Government, so everyone can see a local doctor or nurse, and hospitals are there when we need them.

This election is make-or-break for our health system.

Labour's commitment to universal health care has never wavered. If something goes wrong, if you get hurt, if your child is sick, if you need help – you should never be on your own.

Christopher Luxon promised to fix the cost of living. Instead, he's made it worse. A doctor's visit can cost close to \$100, and even more for longer appointments. Families already under pressure are finding it harder to see a doctor.

Labour understands that affordable, accessible healthcare is the foundation of a good life. It is fundamental to a family's health and security, and front and centre in helping with the cost of living.

A Labour Government will make three doctor's visits free so people can access care when they need it, not when they can afford it.

On every issue that matters - jobs and wages, health, housing, cost of living and the economy, the difference between Labour and National is night and day.

After two years of a National Government, costs are rising, healthcare is more expensive than ever, thousands of people have lost their jobs, the number of New Zealanders leaving the country to find work overseas is the highest on record, businesses are closing in record numbers, and the economy is shrinking.

National is cutting the services New Zealanders rely on while handing tax breaks to property speculators and tobacco companies. Their own documents show there are more cuts to come.

Cuts to hospitals and essential services.

A Labour Government will stop the cuts, guarantee three free doctor's visits for everyone, and strengthen our health system for the long term.

A future made in New Zealand, by New Zealanders, for New Zealanders, means secure, well-paid jobs; affordable, reliable healthcare; a warm, affordable home; and the peace of mind that you can cover the weekly shop and unexpected costs, even when times are tough.

That is what it means to realise our full potential as a country - and it all starts with reliable, affordable healthcare.

(\$m)	2027/28	2028/29	2028/29	2030 & outyears
Free doctors	323	490	490	490
Medicard and app	20	14	14	14
Clinical triage	30	30	30	30
AI scribe technology/ Digital Innovation Fund	4.3	5	5	5
Improving self-care	5	3	3	3
Independent pricing authority	6	6	6	6
Facilities (grants)	5	5	5	
Total	393.3	553	553	548

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