

**From:**  
**To:** [Community Affairs, Committee \(SEN\)](#)  
**Subject:** Fwd: Out of pocket health charges  
**Date:** Tuesday, 6 May 2014 6:42:25 PM

---

Linda Lucke sent from my Samsung GALAXY S4

----- Original message -----

**From:** Linda Lucke  
**Date:** 06/05/2014 3:39 PM (GMT+10:00)  
**To:**  
**Subject:** Out of pocket health charges

community.affairs.sen@aph.gov.au.

When my husband had to have spinal surgery to replace a collapsed disc in his neck in 2010 we had to pay approximately \$10,000 above our private health fund reimbursements. His vertebrae were rubbing together and he had to have surgery through a Neurologist due to the rise of spinal cord damage. He was incapacitated, unable to work or function day to day with migraines and neck pain, numbness in one arm and hand, the specialist told him his spinal cord could be damaged if he jarred his neck and he had the surgery the week after his initial visit to the Neurologist.

He was told that he should have surgery to replace other disc that were degenerated but he is reluctant to do so if we are out of pocket again. We have paid Private Health Insurance for around 40 years so thought we would not have been that much out of pocket and most of the costs should have been covered

Linda Lucke

---