

My name is Ronald Vincent Ravid. I am the husband of Dr. who is a dentist at . We have four lovely children, three boys and a baby girl. We migrated here in Adelaide, South Australia in February 2008.

My wife Susan is a very caring and loving wife and mother to our kids. She is very friendly, honest and always has that extra helping hand to those who are in need. She always shares with me stories from her work, how she brings back smile, joy and confidence to her patients when she gives them very good dental treatments.

She was very happy when she started her private practice in Primary Dental in 2008, that the Australian government has a Dental scheme to help those who are sick and in need. She looks at it as helping those who really cannot afford and with chronic Disease as well. We as husband and wife believe that if we have blessings in life; we must pay it forward to those who are in need. That's why with this Dental Scheme I agreed with her that she charges no gap to all her Medicare patients as they are mostly pensioners or patients who cannot afford to have any dental treatments done plus the fact that they have chronic disease. I see this as helping out the community in general.

Little did I know that this very scheme would also have a very negative effect to her, our relationship and specially our four kids. She told me that she is subject to an audit by Medicare and now waiting a resolution. This has really dampened her spirits and has put on a lot of stress on her. As we read the newspaper and watch the news related to this, it is as if all Dentist who participated in the Dental scheme cheated and made money out of the government. Well in fact, she charges no gap, have written off treatments as it was over the budget that was allocated for a Medicare patient and at the end the laboratory cost is higher than what Medicare will pay her. Is this what you call cheating? I think if you have worked and provided a service, you deserved to be paid for the service rendered. It is cheating or "robbing" the system if you have not done any treatment but have declared you have done a treatment and charge a fee through the system.

I view the paperwork requirement as very technical in nature and does not serve the main purpose of the Dental Scheme which is to help those who are sick and in need of dental treatment but cannot afford it. I see it as a political vendetta to those who conceptualize and approve it before with those who are implementing now who are in dire need of budget savings to save their faces of what was promised in the previous election which is a budget surplus. The victim here is the poor Dentist who is now trap in the system, who has provided the treatment but will come out as free in their name.

As Susan is now subject of an audit, she is always irritable and very short tempered at home and has lately unable to attend to our children's needs to the point that our sons' school grades and performance are affected. She now suffers from depression and this has really affected our relationship as husband and wife. We have started a new life here in Australia with the prospect of having a very good future for our children. I hope this dream wont fade away and will break our family apart.

With all due respect to the Senate committee, please consider this an appeal that the dental scheme and auditing be reviewed and at most educate all those involved in the system, so that ultimately our objective of giving a better life to everyone be achieved.

Very truly yours,

Ronald Vincent Ravid