

**From:** \_\_\_\_\_  
**To:** [Community Affairs, Committee \(SEN\)](#)  
**Subject:** Gap payments  
**Date:** Wednesday, 30 April 2014 12:00:52 AM

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Dear Sir

I am writing to give you a personal example of medical out of pocket expenses and the impact this has on my life.

I am a 57 year old sole parent to 3 daughters aged 16, 20 and 23 years. I am an educated professional and have a full time job and 2 casual jobs .Despite being a middle class employed AustralianI still find i can no longer attend doctors or dentists who charge a gap. 2 members of my family have serious mental illnesses and another has a chronic immune condition. The daughter who needs treatment for her mental illness is unable to get that treatment as she can't afford to pay the gap and we can't find a practitioner who will bulk bill.Although her illness is regarded as severe, places in public mental health are few and she is not sick enough for public treatment. Her illness has a significant cost to the family.

I currently owe my psychiatrist \$3,500 in gaps. I am fortunate that charges a very small gap and he is happy for me to drip feed the money over the years but most doctors don't do this.

I have had several admissions to a public hospital mental illness ward as i can't pay private hospital gaps despite having private insurance . I also attend a community mental health clinic and sometimes they pay for some of my medication which from time to time i cease taking as i don't have the money in a given month for the scripts. Last year i had a severe relapse due to stopping medication ( because it was too costly ) and spent a month in hospital and several months off work.

I don't qualify for a healthcare card so have to pay full price for everything. Oddly enough i qualify for a case worker and also a financial counsellor due to my difficult financial situation.

I have private medical insurance which i can't afford but it's essentially compulsory. I can't use the private system any more as i can't pay the excess and gaps required by doctors and hospitals.

I spend quite a bit of time ringing around getting quotes from health professionals and hospitals if one of the family needs treatment.I've also had situations where i've delayed treatment or investigations as i simply can't manage the costs.

I'm a middle class mother yet i now find i can no longer manage my financial medical situation. This is a new experience for me. I frequently have no money at all and live pay to pay so a \$6.00 co-payment would mean i either didn't go to the doctor or i'd have to go to the emergency department of a public hospital.

This is just a brief example of the impact the high cost of medical treatment has on a middle class family in Melbourne.

sincerely

I am happy to discuss the above further if needed.