Out-of-pocket costs in Australian healthcare Submission 8

From:

To: Community Affairs, Committee (SEN)

Subject: Gap payments

Date: Wednesday, 30 April 2014 12:00:52 AM

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.