

## ***Health Care and Financial Assistance in Australia***

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### **Health Care System Overview**

Overview of the Australian health care system.

LINK:

[http://en.wikipedia.org/wiki/Health\\_care\\_in\\_Australia](http://en.wikipedia.org/wiki/Health_care_in_Australia)

### **Medicare**

Medicare is the public health system. It ensures free universal access to hospital treatment and subsidised out-of-hospital medical treatment.

LINK:

<http://www.humanservices.gov.au/customer/dhs/medicare>

#### **What Medicare Covers:**

<http://www.humanservices.gov.au/customer/subjects/medicare-services>

This page has links to:

- . About Medicare
- . Billing and claiming options
- . Register for the Medicare Safety Net
- . Pharmaceutical Benefits Scheme
- . Reciprocal Health Care Agreements
- . Useful Medicare tips
- . Top forms

### **Pharmaceuticals Benefits Scheme**

The Pharmaceuticals Benefits Scheme provides subsidized medications to patients

LINK:

<http://www.pbs.gov.au/pbs/home>

### **Private Health Insurance**

Private health insurance funds private health and is provided by a number of private health insurance organisations, called health funds.

#### **Health Insurance Explained:**

<http://www.privatehealth.gov.au/healthinsurance/>

This website aims to answer your questions about private health insurance by explaining how it works, and who and what is covered. You can also compare policies from different health funds to help you to choose a private health insurance policy that is right for you.

## Financial Support

Many cancer patients discover that one of the unexpected side-effects of cancer can be financial difficulties and practical complications with everyday issues, such as benefits, insurance, employment rights and so on.

Below is a list of organisations that may be able to help and your hospital social worker or breast care nurse may be able to tell you about any financial and practical assistance you may be eligible for, including information on the services that are available in your state and local area. They may also be able to help you in claiming benefits and assistance.

### **Australian Cancer Foundation:**

<http://www.acfoundation.com.au/>

Australian Cancer Foundation is a “no-frills” not for profit organisation that prides itself on easing the burden for people and families affected by cancer.

### **Australian Government Website:**

<http://www.australia.gov.au/>

Information is available here on public services, including housing, private renting, benefits, and life events.

### **Australian Taxation Office (ATO):**

<https://www.ato.gov.au/>

The ATO provides up to date information on current rates and allowances on all taxation matters.

### **BCNA:**

<http://www.bcna.org.au>

The Breast Cancer Network Australia (BCNA) is a charity that works to ensure that Australians affected by breast cancer receive the very best support, information, treatment and care appropriate to their individual needs.

### **Can Assist:**

<http://www.canassist.com.au/>

An organization that provides financial assistance to cancer patients in rural or remote areas of Australia.

### **Cancer Council Australia:**

<http://www.cancer.org.au/>

Cancer Council can also assist in connecting you with the right services to help with transport and accommodation needs for cancer patients in Australia. Practical and Financial assistance:

LINK:

<http://www.cancer.org.au/about-us/how-we-help-beat-cancer-every-day/practical-and-financial-assistance.html>

**Centrelink:**

<http://www.humanservices.gov.au/customer/dhs/centrelink>

Centrelink is an Australian Government Statutory Agency, assisting people to become self-sufficient and supporting those in need.

**Commonwealth Financial Counselling (CFC):**

<https://www.dss.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/commonwealth-financial-counselling-cfc>

Commonwealth Financial Counselling services are delivered by community and local government organisations and help people in personal financial difficulty to address their financial problems and make informed choices. Circumstances that can lead to personal financial difficulty include unemployment, sickness, credit over-commitment and family breakdown. Commonwealth Financial Counselling services are voluntary, free and confidential, and can be accessed through:

- . Face-to-face meetings.
- . The national telephone service on 1800 007 007.

Delivered by qualified financial counsellors, Commonwealth Financial Counselling services may include:

- . Direct casework (for example, advice and information).
- . Advocacy and/or negotiation.
- . Referral.
- . Community education.

**General financial counselling:**

Financial counsellors can assist people who are experiencing personal financial difficulties in the following ways:

- . Negotiate with creditors – for example, if you are having difficulty maintaining your loan, mortgage or credit card repayments.
- . Advocate – a financial counsellor can assist with communicating with government or non-government organisations.
- . Explain what options are available when you are not able to pay bills.
- . Explain the debt recovery process – if you have received a letter of demand, a summons, a warrant of execution or a judgment summons and are not sure what to do next.
- . Develop a budgeting plan – if you are having difficulties making ends meet, a financial counsellor can help develop a budgeting plan to suit your circumstances, and help gain financial management skills to enable you to take control of your finances.
- . Provide information on bankruptcy and help explore various options.
- . Refer you to other support services if you require.

### Telephone Financial Counselling:

The national 1800 007 007 financial counselling helpline provides access to free financial counselling information across Australia. It aims to help vulnerable individuals and families across a range of income and financial literacy levels to manage their money, overcome financial adversity, participate in their communities and plan for the medium to long term. A booking and referral service is available through the national 1800 007 007\* service to provide details of face-to-face financial counselling services in your local area.

\*Please note that calls to 1800 007 007 from public phones/mobile phones may be timed and charged at a higher rate.

### Emergency Relief:

<https://www.dss.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/emergency-relief>

Emergency Relief helps people deal with their immediate financial crisis situation in a way that maintains the dignity of the individual and encourages self-reliance. There are over 700 community and charitable organisations around Australia providing Emergency Relief services.

Emergency Relief assistance is generally in the form of:

- . Purchase vouchers of a fixed value (for example, food, transport or chemist vouchers).
- . Part-payment of an outstanding account (for example rent/accommodation, utility account/s).
- . Material assistance such as household goods, food parcels or clothing.
- . Budgeting assistance.
- . Information, advocacy and referrals.

Emergency Relief activities are also an important gateway to other support services that can help people deal with more complex issues, including issues that have contributed to, or are a consequence of, financial stress. For example, Emergency Relief organisations can also refer people to services such as:

- . Financial counselling, microfinance and matched savings initiatives.
- . Financial literacy programs.
- . Drug and alcohol support.
- . Crisis accommodation.
- . Mental health services.
- . Family support services.

Find your nearest Emergency Relief service by calling 1300 653 227 (local call cost only) and ask to be put through to your local state office.

**Financial Information Service:**

<http://www.humanservices.gov.au/customer/services/centrelink/financial-information-service>

Centrelink's Financial Information Service (FIS) is an education and information service available to everyone in the community. FIS helps people to make informed decisions about investment and financial issues for their current and future financial needs. FIS is independent, free and confidential and provides services through seminars, and by phone and appointment.

**Jobs Services Australia:**

<http://employment.gov.au/job-services-australia-ja>

Job Services Australia supports people looking for work based on individual circumstances and caring responsibilities.

**Medicare Chronic Disease Dental Scheme:**

<http://www.health.gov.au/internet/main/publishing.nsf/content/dental+care+services>

Under the Scheme, you may be eligible to receive a Medicare benefit for private, non-cosmetic dental assessments, preventive services, extractions, fillings, restorative work and dentures if cancer affects your oral health.

**Medical Treatment Overseas (MTO) Program:**

<http://www.health.gov.au/internet/main/publishing.nsf/Content/strategicpolicyMTO.htm>

The Program provides financial assistance for Australians with a life-threatening medical condition to receive proven life saving medical treatment overseas where effective treatment is not available in Australia.

**National Association of Community Legal Centres:**

<http://www.naclc.org.au/>

Community legal centres are independent, non-profit community organisations that provide free legal services to the public. Community legal centres provide referral, advice and assistance and their services are provided free of charge.

**National Shelter Inc:**

<http://www.shelter.org.au/>

National Shelter cannot house you, but provide information for people seeking housing or housing assistance through their State Shelter networks.

**Patient Assisted Travel & Accommodation Schemes:**

[http://www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Patient\\_Assisted\\_Travel\\_Schemes](http://www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Patient_Assisted_Travel_Schemes)

Transport and accommodation subsidy schemes operate in each state and territory that assists people in isolated and rural communities to gain access to specialist medical treatment not available in their own area.

**Redkite Financial and Education Assistance:**

<http://www.redkite.org.au/support/financial-assistance>

A diagnosis of cancer brings extra financial demands. Redkite provides financial assistance for young people (up to the age of 24) and their families to help them manage everyday expenses. The charity assists with the costs of travel and accommodation near hospitals and essential household expenses, well as provides assistance through education grants and scholarships.

**Superannuation:**

From 1 July 2007, if you have a terminal medical condition and want to access your super, you can apply directly to your super fund. They decide whether to release your super. If your super fund allows these types of payments, you need to supply them with medical certification before they can make a payment. Payment of your super can only be made as a lump sum.

**Tax Help:**

<https://www.ato.gov.au/Individuals/Lodging-your-tax-return/Getting-a-tax-agent-or-helper/Tax-Help-program/>

Tax Help is a network of community volunteers who provide a free and confidential service to help people complete their tax returns at tax time. Eligibility criteria apply.