

**Australian Senate
Medicare Inquiry June 2003
Submission from Health Consumers' Council**

Background

The Health Consumers' Council is an independent community based organisation, representing the consumers' 'voice' in health policy, planning, research and service delivery. The Council advocates on behalf of consumers to government, doctors, other health professionals, hospitals and the wider health system. The Council has 600 members across Western Australia, remote, rural and metropolitan consumers. In addition the Council has the majority of non-government not for profit health organizations as members. The Council is funded by the Department of Health WA and has three principal activities:

1. advocacy on behalf of patients of the WA health system
2. recruiting, training and maintaining consumer representatives for local, state and national committees
3. reviewing health policy and legislation.

The Council has many members with private health insurance but all support a strong and sustainable universal health insurance framework that ensures universal access to safe effective general practice care.

Term of Reference

- a. The impact of general practitioner shortages on patients' ability to access care in a timely manner. Western Australia faces unique challenges in the provision of the general practice work. Small areas of population, vast distances, remote communities with complex health problems and a shortage of general practitioners in rural Western Australia Rural people are resilient and resourceful, but many rural consumers believe that a more innovative set of arrangements between the Commonwealth and State governments would encourage and sustain a greater number of general practitioners in rural areas. Some of the rural medical practitioner initiatives of the Federal government have been welcomed by rural people, but the complexities of health financing, the endless posturing by State and Federal governments, the 'blame game' as some people call it, leaves country people bitter and disillusioned about whether anyone in Perth or Canberra is listening to them. Consumers from country Western Australia report having more radical treatment, for example in the treatment of breast cancer, having the breast removed, because of the lack of medical practitioners (specialist and generalist) in rural areas. Bulk-billing, in small to medium-sized country towns, is unheard of, and in a centre the size of Geraldton, of 24 general practices, only 2 currently bulk-bill. We believe that exceptional and innovative arrangements for general practitioners in rural areas, and the access of nurse practitioners to Medicare payments should form part of the consideration of this Inquiry.

- b. The likely impact on access, affordability and quality services for individuals. Consumers on health care cards report to the Health Consumers' Council that many general practices restrict the hours and days that health care card holders can attend the practice, so that access is already compromised and based on ability to pay rather than clinical need. For people on low incomes, the working poor, who are not eligible for a health care card, the decline in bulk-billing has been disastrous. These are families 'the battlers' if you like, who are struggling to have a modestly decent life and have to make decisions between appropriate health care for their children and other financially necessary demands. For this group of consumers, many of who have chronic conditions such as asthma, arthritis or diabetes, early intervention and treatment by a general practitioner is critical to their ongoing health and well-being.
- c. Patient co-payment at point of services co-incident with direct rebate reimbursement Consumers report that, if this is the carrot to market the reduction in bulk-billing by promoting consumer convenience, it has not persuaded them, but rather insulted them
- d. Private health insurance for out-of-pocket medical expenses Many consumers were encouraged to join private health insurance with the introduction of the 30% rebate. But disappointment and anger followed with the continuing rise in private health insurance premiums, and the cover offered by some private health insurance companies of flaky products such as meditation tapes and gym shoes. Consumers report that the further cover of out-of-pocket medical expenses will only lead to increasing premiums that will absorb any saving from co-payment arrangements. Not generally supported.
- e. Alternatives in the Australian context that could improve the Medicare principle of access and affordability Consumers even those with private health insurance, strongly support the Medicare principles of universal affordable health care without the barrier of co-payments. Many support an approach that would re-direct the 30% Rebate to general practitioners who bulk-bill all patients, public hospitals and dental services. Consumers believe that this opportunity to build on and enhance Medicare is the challenge for this Inquiry and for the Australian government.

Michele Kosky
EXECUTIVE DIRECTOR
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