



Media Release

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Health insurance no guarantee Australians can access end of life care

Australians may miss out on health care when they are at their most vulnerable as private health insurers put new restrictions on the care they will fund.

Palliative Care Australia (PCA) CEO Liz Callaghan said health insurance is increasingly failing to cover care at end of life and this will become an increasing problem as the community ages.

“The Baby Boomers are reaching old age now and many of them have been paying health insurance for upwards of 15 years. They will expect that to cover them as their health care needs grow, but they may be in for a rude shock.

“The Government commitment to private health insurance through a viable and cost-effective private health industry is no guarantee that insurance will cover all health care costs.

“This year’s Federal Budget pointed to a private health insurance system that would complement the public health care system, but it seems in some cases cover ends when curative treatment ceases. Our system is already geared towards cure at any cost when in fact what many people need is quality palliative care with their end of life wishes recognised.”

Ms Callaghan said issues raised by Calvary Health Care in negotiations with Medibank Private about the care the insurer will pay for highlight broader issues for palliative care and insurance.

“There is anecdotal evidence of patients with private health insurance being unable to access palliative care in the community or in private hospitals. Many do not provide it and patients are being forced out of the private system to access public palliative care, at a time in their life where they are most vulnerable.

A 2012 Australian Centre for Health Research study* found that patients in need of palliative care were receiving expensive and aggressive treatment in private acute hospitals that are focused on cure.

Ms Callaghan said the issues around private health insurance and palliative care need more investigation and welcomed support from the Federal Government to better understand what the issues are for services and the insurance industry.

“Most Australians want to die at home, so as a community we need to invest in models of home based and inpatient care that deliver palliative care services for people expecting their private health insurance to deliver it for them.

“We only get one chance to get death right for every Australian. It is important we ensure the health system is set up to deliver care in the setting and environment of patient choice,” Ms Callaghan said.

* http://www.achr.org.au/wp-content/uploads/2015/04/ACHR_End-of-Life-Care.pdf

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