

Review Committee for NMETO.

This is a brief submission as I have only just discovered the information about it.

The submission is based on a personal experience.

A person who is diagnosed with a serious illness, which requires immediate and expensive treatment from now(2013/14) is at a disadvantage compared to those who have unfortunately had a prolonged illness.

Cancer will not be covered by the proposed Disability Insurance Scheme. It generally is not long term (the patient dies rather early) and the costs associated with its treatment are extremely high.

Rebates do not cover all hospital costs and quite a few of the prescribed drugs are not on the PBS.

My personal situation I think is rather typical.

The patient was diagnosed with several cancers in April 2011.(Liver, spine, breast and later brain)

NMETO was not claimed in the year ending 2011.

For year ending 2012 the NMETO claimed for the patient only calculated on the amount of \$30800.

Death occurred in June 2012 and the offset claimed was on an amount of \$4000

Current rebates for prescribed drugs require the Health Care Card or when a cap is reached. There is no rebate for the newly introduced drugs, which are very expensive and to be listed for PBS may take years.

Hospital and Medical expenses can be covered only to a limited extent.

I suggest that the Committee consider this situation where the illness is sudden and short and allow for these circumstances