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Retyped for webpage

Disability Care and Support Inquiry

It should be a basic right for all disabled people to be cared for by their government.

Even England's so called 'Iron Lady' Prime Minister Margaret Thatcher had a Bill of Rights for Disabled People drawn up and made law.

I saw most of Australian Dr. Rhonda Galbally's address to the National Press Club, 7.9.2009 re 'Shut Out' which was a terrible report on Australia's disabled.

I want to tell my story in this submission. I know that it is not nearly as extreme as some of the shocking examples given by Dr. Galbally but nevertheless it is a story of great suffering with no compensation whatsoever and out of pocket costs of at least \$80,000.00.

In 1967, aged 26, my husband fell asleep at the wheel of our car. I was thrown out of the door of the car onto the road. I was literally scalped! It was at that time, the largest fracture to a skull ever recorded at the Royal Melbourne Hospital.

My teeth fell out of their sockets. I suffered horrendous damage to my sinuses, broken nose, broken jaws, fractured facial bones including eye sockets etc. In those dark days of discrimination against women in Australia, there was no compensation, no rehabilitation, no counselling, no pension because a wife could not sue her husband for 3rd Party Insurance.

Because of my injuries I was fired from my well paid job as a Costing Clerk at Bradmill Cotton Factory, Kangaroo Flat, Victoria.

Because of no 3rd Party Ins. (that law did change but too late for me) my husband had to provide for me plus pay for all of my medical and extensive dental treatments and this could only be done by being a member of a Private Health Fund, which in my case never covered our expenses.

In those days you could not even claim Chiropractic care on Medibank Private and could only claim a limited amount on dental care. Some years we were out of pocket on average of \$3,000.00 just for dental care, bridgeworks and partial dentures which were always breaking due to jaw, sinus and facial pains.

In 1968, I had an E.N.T. operation at Mr. Alvernia Hospital, Bendigo that left me with gangrene infection.

In 1968 a lump was removed from my left breast.

In 1970, a lump was removed from my left ankle that had pieces of glass in it from the car accident.

In 1983, after coming to live in South Australia, a Locum G.P. discovered that my jaws were broken at the time of the car accident and had gone unnoticed. The G.P. referred me to Oral Surgeon Dr. Ken Fryer. My jaws were broken and re set. The surgery involved bone grafts. Bone was taken from my right hip. My jaws were wired together for three weeks.

Three weeks after oral surgery, a gross infection developed. Dr Fryer referred me to E.N.T. Specialist Dr. Robert Guerin.

I had a big operation to drain my sinuses, to drain an abscess from behind my left eye, to drain an ear infection, removal of pieces of bone and adhesions from area around my left eye plus a removal of a cyst from left eye.

In February 1993, I passed a medical exam from a Commonwealth Government Doctor for Disability Support Pension by my Industrial Electrician husband's wage was considered too high by the Department and even though it was only \$3.00 above the threshold I was denied any form of disability pension or support even though I was the disabled one, not my husband. I was the one who suffered from chronic pain and anxiety, lost my job, lost my independence and enjoyment of life, not even able to drive a car.

In October 1993, a Dr. Mitchell referred me to the Cranio Facial Unit. I saw Director Dr. David David who told me that I was a 'hopeless case', but I got to see the Deputy Director Dr. John Abbot.

Dr Abbot ordered the removal of all of my diseased top teeth and a piece of broken partial denture that had lodged itself somewhere under my nose. Dental Surgeon was Dr. Terry Yuen.

Later Dr. Abbot suggested that Titanium implants would help to stabilize my lower jaw. Dr. Yuen did the surgery but the five implants had to be removed as I was one of only 2% in the world whose body rejects Titanium.

The costs of the implants was \$5,000.00 to put in and several hundred to take out. Medibank Private refused to pay any rebates saying it was for 'cosmetic purposes'. What a copout!

In 1993, I went back to see Dr. Guerin as I was having terrible migraine headaches, sinus blockages etc. I was to have surgery but I got three bouts of bronchitis so surgery never took place. Then Dr. Grerin died.

In 2001, aged 60, I finally got onto the Disability Pension. Classified as 35% disabled. This of course stopped when I turned 65 and went onto Aged Pension as all Australians disabled or not are entitled to!

This pension is even paid to migrants who do not love this country enough to become Naturalized Australians yet put out their hands for Australian Social Services. My disabilities did not stop at 65.

In 2007, my G.P. Dr Jana Kubicek signed a referral for Dental Services Relevant Chronic Disease Management. Unfortunately this scheme was scrapped by the Rudd Government, so I never got the benefit of up to \$2,000.00 a year free dental.

I have to stay in Private Health cover for my dental and physiotherapy treatments as I have to have a costly specially made denture that needs to be re enforced with metal. This is because due to my chronic jaw and facial pain, I break it at least twice a year and if I was not insured, I would have to wait up to five years for an appointment with a dentist in the public health system to get this denture made and fitted and then I would be limited to the number of dentures made or repaired in one year.

It is the same with Physiotherapy. I need at least two visits a month sometimes more and sometimes need to see a Chiropractor to re align my jaws.

As previously stated, I am now only privately insured for dental and physiotherapy not for hospital, surgeon, doctor or anaesthetist.

In 2007, my G.P. said that I urgently required a consultation with an E.N.T. specialist. The public waiting list was then 8 months for the initial visit and perhaps longer for surgery so I went to see a Specialist who operated at Flinders Private Hospital. I was told that I needed surgery as soon as possible.

In February 2008, I had my sinuses reconstructed to clear the airways. Thirteen procedures took place in that operation including holes bored into my cheekbones. This was due to the multiple injuries sustained in the car accident in 1967.

Out of pocket costs for Surgeon, Anaesthetist, Private Hospital use of Theatre were \$3,726.10.

In December 2008 I had more E.N.T. surgery plus the removal of a mass of tumours that had started to travel all over my face on the left side. Out of pocket costs \$3,284.45

In October 2009 I had more E.N.T. surgery. Two tumours were removed from the left side of my face plus two huge abscesses encapsulated in bone of my left eye socket. They had been there for 42 years since the car accident! Out of pocket costs \$4,796.60.

I might say that life was tough enough for me without having two abscesses pressing on my left eye and not being drained for 42 years. They had formed when the eye socket was fractured in the car accident.

I am still in a lot of pain. I now have Ocular migraine attacks and have Menieres Disease which is a very debilitating disease with no cure. Also 4 fractures in my spine and Osteo Arthritis.

My husband aged 74 cannot even get a Carer's Pension for looking after me because once again I do not fit the criteria e.g. I can wash myself and get meals.

How disabled must one be to get some help to even cover costs of treatments that are not available on the Aged Pension or if they are, you would probably die while stuck on the waiting lists?

I would like to see some form of financial redress given by the government to not age related disabled people, instead of literally forcing them into private health cover that they cannot afford on the Aged pension unless they are lucky enough to received more than one pension or lie about their marital status e.g. 'house sharing' which is often just a front for a de facto couple receiving two full single pensions instead of the much less married couple's pension.

If you have to pay for Private surgery, hospital and theatre as I have done because the Public health system has failed you than a government rebate of 50 cents in the dollar should be given back to you. Wage earners get back 20 cents in the dollar if they fall through the Medicare Safety Net.

I hope that you will seriously consider helping old disabled Australians to live out their last years without having to worry about not being insured and then forced to pay for treatments themselves that are necessary to reduce chronic pain and to keep them on their feet and out of nursing homes.

It is not much to ask of the so called 'Lucky Country' is it?

Funding for a scheme that will help all disabled Australians to live a dignified life should be funded from General Revenue.

I thank you for this opportunity to speak out.

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