



No Medicare: what Australians stand to lose

The existing federal government wants to introduce a co-payment for GP visits.

If this goes ahead, Australian taxpayers will no longer be able to access medical professionals without making a payment

It's feared the introduction of a system of mandatory fees for medical access will spread to public hospitals and see Australians forced to pay for emergency treatment and all other public procedures

In the US, being rushed to hospital with emergency procedures such as appendicitis can cost upwards of \$10,000 (*Healthcare Blue Book*).

The *New York Times* recently reported the average total price charged for giving birth was between \$30,000 and \$50,000.

US medical fundraising organisation *Give Forward** states a 64-year-old man hit by a drunk driver recently accrued more than \$400,000 in medical bills.

Other patients listed on the *Give Forward* website include: nine-year-old Kate seeking \$50, 820 (of total medical bill of \$120,000) for cancer treatment; 18-yr-old Lauren requiring \$9120 for rehabilitation after a car accident; a mother-of-two asking for \$12,000 to purchase diabetes-related medication so she can return home.

In the US, an unavoidable illness or accident can change the course of a citizen's life – with thousands of people jailed each year for failing to repay medical debt.

Australians have also been jailed for failing to pay hospital bills.

In 1973, before Medicare's predecessor Medibank was introduced, the most common reason for imprisonment for debt in South Australia was failure to pay medical bills.

Hospitalisation could mean financial ruin for those who could not afford private health insurance

Under a US-style system, private insurance offers no guarantees.

Excesses and out of expenses for routine procedures continue to rise.

Give Forward states: Medical debt was responsible for 62 per cent of American bankruptcies. Three quarters of those declared bankrupt for medical reasons had private insurance

Australians reject a US-style health system as the 'fend for yourself' approach does not sit well with our commitment to a fair go. Medicare is more than a universal health insurance scheme: it symbolises the type of society we want Australia to be.

It is a concrete demonstration of mutual support and concern for fellow citizens when they are at their most vulnerable – when they are sick

Unlike American residents, Australians do not fear financial ruin because of ill health: we guarantee that to each other through Medicare.

We all pay according to our ability to pay through our progressive taxation system and can expect to receive care when we need it most

In 2013-14 Australians paid about \$10 billion for Medicare through the taxation system. We believe our government has no greater responsibility than ensuring the health of its constituents.

Before Medicare, health care was dispensed like charity to those who could not afford to pay for it. It was a humiliating and potentially life threatening experience for the patient

Australian workers recognised the need for a universal health insurance system years ago. Medicare remains a core "social wage" issue for Australian unions and their members – and has always been supported by the union movement.

In 1984, workers agreed to a 2.6% wages discount to offset the effect on prices of introducing Medicare. We paid for Medicare then and we continue to pay for it for all Australians through our progressive taxation system.

This is the fair way to ensure health care for all is based on need and not ability to pay.

* *Give Forward* is one of several websites devoted to raising funds for Americans who cannot afford medical bills or have private insurance excesses To see their stories visit www.giveforward.com/