

# Section Five:

## Let's talk money

Money is an issue for many people diagnosed with 'mental illness', although how we are affected differs substantially.

Medications can be a significant cost, especially if we are on multiple medications, or if our medications are especially expensive. In this section, we outline from a consumer perspective how the government supports us with the cost of medications through the Pharmaceutical Benefits Scheme (PBS).

For many of us, our ability to work has been impaired by our 'mental illness' and we may be relying on the Disability Support Pension. This is not easy, so we offer some advice from the experts – us!



## \* Understanding the Pharmaceutical Benefits Scheme (PBS)

### Reading between the lines of the glossy pamphlets

*"May the holes in your net be no larger than the fish in it."*

Irish Blessing

The Pharmaceutical Benefits Scheme (PBS) is an Australia-wide scheme that is designed to make medicines more accessible to all. It is funded by the Federal Government, which also has responsibility for the PBS Safety Net.

#### **What is the PBS Safety Net?**

The Federal Government recognises that some people and families accumulate greater pharmaceutical costs than others. The Safety Net is an attempt to help with some of these costs. Thresholds enabling people to qualify for a PBS card are reached when a family or individual can show proof that they have spent a specific amount of money on medications in a calendar year. Most medications are then free (if you are a concession card holder) or greatly reduced in price.

#### **The importance of record-keeping**

If you want to make the most of the PBS Safety Net you'll need to keep good records. You can ask your pharmacist to keep a record for you and they will give you a card to record any medications dispensed at other pharmacies. Good record-keeping can be difficult but it can make life easier at the other end.

#### **Check if medications you are prescribed are on the PBS**

Any registered doctor (including doctors in Community Health Centres and hospitals) can supply PBS-registered medications. It's good to always check that any medication dispensed to you is added to your Safety Net Threshold.

Sometimes doctors prescribe medications that are not registered with the PBS (which means they will cost a lot more). If this happens, it's good to ask your doctor some questions:

- Is there a generic drug alternative? If not, why not?



- What are the benefits of this particular medical drug? (*Is it so important that it's worth taking out a second mortgage on my house?*)

Sometimes it may well be important to get this particular drug, but make sure you ask the question.

### **The 20-Day Rule**

Note that if you buy a PBS medication within 20 days of the previous script being filled for that same medication the cost may not count towards your PBS threshold, and if you have already reached the threshold you may still have to pay for this second script.

### **The whole family is included**

On your PBS card you can include your spouse or de facto partner, family members under the age of 16 and under your care, and dependent full-time students under the age of 25. Their medication costs will be added to yours when calculating whether you have reached the threshold for free or cheaper medications. Some consumers think this is unfair for people who are single – especially since our experiences of 'mental illness' may well have impacted on our social and emotional resources (as well as our financial resources!).

### **Authority Script**

Some medications are only available on the PBS for certain diagnoses. This requires your psychiatrist or GP to ring the PBS and obtain 'authority to prescribe' before they give you the script.

When doctors ring up to get scripts authorised there is a special code that they give. The bureaucrat in Canberra asks the clinician questions about the diagnosis to which the doctor is only required to answer 'yes' or 'no'. This means that the clinician can prescribe medications without divulging our diagnosis to us. Remember, you can always ask.

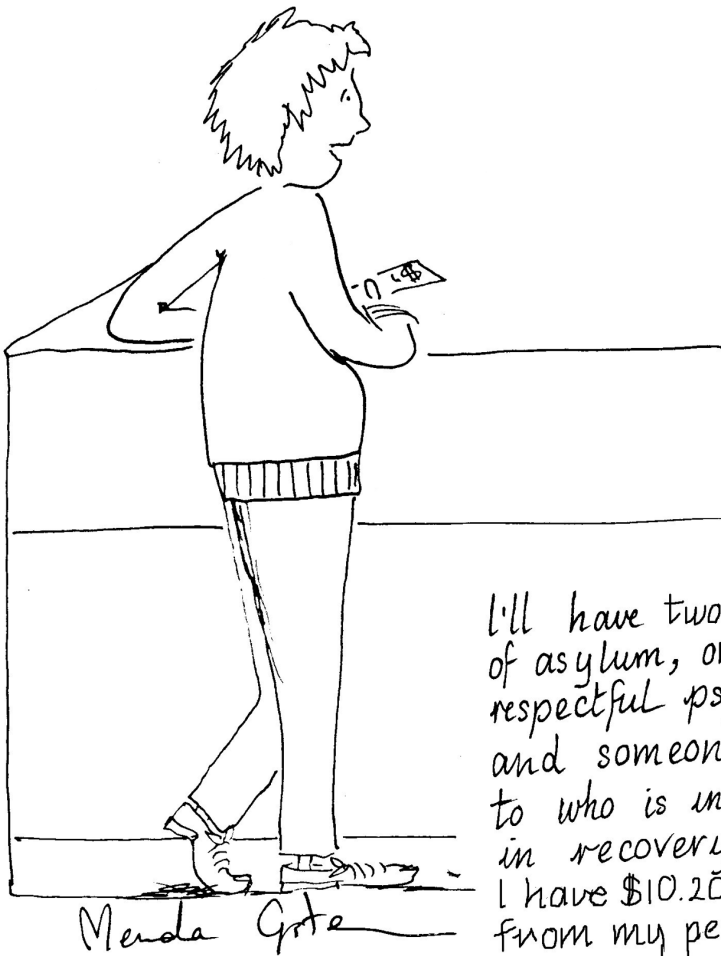
### **A consumer perspective of problems with the PBS**

Some consumers see the PBS as propping up drug companies (and using our taxes to do so!), because the government pays the drug companies the difference between what we pay and what the drug company charges for the drug.

Another problem with the PBS is the lack of means testing. Consumers tend to have less money on average because we may be relying on the Disability Support Pension, or can only cope with part-time work, or have



had our careers interrupted by 'mental illness'. Medicines are extremely expensive and the jump from \$5.30 for people with concession cards to the price paid by everyone else in the community is enormous. This is multiplied because many of us are on several different medications. This means that there is a huge incentive to try to keep our Health Care Card benefits – we may feel as if we're being punished if we come off a Centrelink benefit or are able to work more hours. It is our experience that many consumers are trapped in poverty because of the costs associated with our medications. For this reason, we believe the PBS Safety Net should be means tested.



I'll have two acres  
of asylum, one  
respectful psychiatrist  
and someone to talk  
to who is interested  
in recovery please!  
I have \$10.20 cents left  
from my pension.



## \* The Disability Support Pension (DSP)

### Information from the experts: us!

*"If you think about it, the most amazing thing of all is that some people do manage to live 'successfully' each week with the amount of money many people throw into the small change bowl on the dressing table."*

G.K., consumer

The Disability Support Pension (DSP) is the money paid to people who are unable to work because of their disability. This includes psychiatric disability.

The way the DSP is administered puts a lot of restraints on the way people live and what they can earn on top of the pension. Although it is possible to earn money the rules are very tight and if you don't get it right there can be dire consequences. Find out as much as you can when you first start receiving the pension. If you don't understand it can be a good idea to speak to someone else who has had to learn how to live on the pension.

For those of us who rely on the DSP as our primary or only form of income there are some special issues that might relate to our level of disability, the unpredictable nature of our 'mental illness', some of the structural factors put in our way by Centrelink, and the distress related to exploring other options when we have a stress-related disability.

While it's wonderful to live in a country where there is a government safety net, living on the DSP is not easy. Some consumers have described Centrelink as iatrogenic – it can be such a frustrating system that it can send us crazy if we're not already so!

Expertise on the DSP comes from two separate forms of knowledge:

- The rules and regulations set by Centrelink and government authorities themselves and
- The daily reality of the lived experience.

It is essential to be familiar with Centrelink and other government rules to avoid the sudden cessation of payments. Filling in forms and returning them to Centrelink by due dates is absolutely critical if unnecessary interruptions are to be avoided.

Some hints from the 'experts' (us!):

### **Keep organised records:**

- Get organised (if you are not an organised type of person get someone to help you).
- Get everything in writing and keep copies of all papers that you lodge or submit.
- Record the date, time and receipt number of any telephone calls and interactions with the Centrelink office.
- Keep Centrelink updated on any personal or financial changes to your circumstances, particularly income as overpayments can incur an extra penalty fee.

### **Prepare for interviews:**

- Consider taking somebody along with you to Centrelink interviews to ensure that you are not "steamrolled" or feel compelled to sign something with which you disagree. Choose someone who you trust to be strong if needed.
- Allow plenty of time for appointments and take a book or magazine to read to settle any nerves while you are waiting.

### **Understand the system:**

- Request an appointment with a social worker if you feel 'lost' in the system or are brushed off by busy counter staff.
- Enlist the services of an advocate or specialist organisation to inform you of your rights to avoid them being breached (see the Consumer Resources section).

### **Simple things that can make all the difference:**

- Reassure yourself that the person beside you in the queue is probably just as scared and confused as you are. Know you're not alone!
- Read signs carefully to ensure that you go to the right place and ask someone for directions if you're unsure.
- Don't forget to take a ticket if that's how it works at your Centrelink office!

