

Grant Mistler

30 August 2019

Dear Senate Standing Committees on Community Affairs

Re: Human Services Amendment (Photographic Identification and Fraud Prevention) Bill 2019

Thank you for this discussion opportunity to reduce fraud and strengthen our medical health system. This Bill does touch on one of the utilities behind the Australia Card that was mooted by Cabinet on 24 June 1985, and subsequently rejected. Australia's population has grown from approximately 15.6 million people on the 1986 Census night, to some 23.4 million people on the 2016 Census night. I am concerned here that this Bill is an ersatz Australia Card, which may be linked to the My Health Record metadata, connecting an online summary of key health and behavioural informatics.

Overall I do support the simplistic notions behind this Bill, as there are comparable overseas examples of fraudulent use of public medical systems in New Zealand, Canada and the UK by tourists and other non-residents without appropriate medical insurance. This Bill may cover genuine ill adventure, or it may cover foreign nationals entering Australia to purposefully utilise medical systems, or bulk billing, in a fraudulent manner. The Guardian reported on 14 September 2008 that:

A senior executive at a Midlands hospital trust said: 'Foreign patients use fake addresses and fake identities. They often come with a UK relative and look affluent and able to afford treatment. But when it comes to payment, the addresses are bogus, there's no response to phone calls and the relative shrugs, saying that the patient has left the country.'

In the Sydney Morning Herald on 31 January 2019, NSW Health Minister Brad Hazzard reported the experience for NSW was costing approximately \$30 million per year in unpaid hospital bills by visitors who mistakenly believe any medical treatment they may need would be free to them in Australia. This all predicates a necessity to reduce our routine unplanned overspending.

While this Bill may reduce fraudulent usage of the Medicare Scheme, there is more pressingly the need to ensure people entering Australia, from countries without Reciprocal Health Care Agreements, are in fact holding Overseas Visitors Health Cover for the duration of their entire stay in Australia to meet the Australian Government Visa Condition 8501. This would also include proof of ongoing Overseas Visitors Health Cover before any applications for any visa extensions are granted.

My two main concerns with this Bill includes whether this would extend to newborn babies, and young people under the age of 15 years, who are generally added to their parents' Medicare cards.

My second main concern is for people with disability, and marginalised or hidden groups such as people who inject illicit substances, people undergoing transgender transitioning and prison discharges. Issues exist here for people, who do not currently need to show photo identification to gain medical services, now needing to prove photo identification in order to receive medical

services. My concern here relates to the stressors that having to have the Medicare card holder's photograph included as Medicare card information may further impede marginalised or hidden groups from gaining access to the medical services that they desperately require.

Accessible medical care is a basic human right under Article 12(2)(d) of the International Covenant on Economic, Social and Cultural Rights that Australia signed in 1972. Ability to pay is the main hurdle encountered by tourists and other non-residents without appropriate medical insurance within Australian jurisdictions. Below are examples of the impacts of tourists and other non-residents entering Commonwealth countries without obtaining appropriate medical insurance coverage, and that is the real financial burden worthy of future discussions within Australia.

I welcome the inquiry, and I look forward to receiving your final report.

Yours faithfully

Grant Mistler

New Zealand Examples

www.nzherald.co.nz/nz/news/article.cfm?c_id=1&objectid=10332476

www.sbs.com.au/language/english/medical-debt-of-visiting-indian-patients-mounts-to-1-7-million

www.newshub.co.nz/home/politics/2019/07/foreigners-unpaid-medical-debts-revealed.html

Canadian Examples

<https://vancouver.sun.com/news/local-news/b-c-election-2017-non-resident-patients-skip-out-on-75-million-in-hospital-bills>

www.theglobeandmail.com/news/national/officials-look-to-recover-foreigners-medical-bills/article4109360/

www.columbiavalley.pioneer.com/news/exclusive-foreign-visitors-to-some-b-c-hospitals-often-unable-to-pay-six-figure-bills/

United Kingdom Examples

www.telegraph.co.uk/news/2016/12/20/nhs-left-unpaid-bill-30m-overseas-patients-just-one-year-figures/

www.theguardian.com/society/2008/sep/14/nhs.health

www.independent.co.uk/news/uk/home-news/nhs-failing-recover-unpaid-bills-overseas-patients-mps-report-a7556156.html