

House of Representatives Standing Committee on Families and Community Affairs	
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**From:** garry hawthorne [REDACTED]  
**Sent:** Thursday, 18 September 2003 9:16 AM  
**To:** Committee, FCA (REPS)  
**Cc:** Cherry, John (Senator); Anthony, Larry (MP); Swan, Wayne (MP)  
**Subject:** Fw: Hawthorne - query

Dear Mr Anthony MHR, Mr Swan MHR and Senator Cherry,

Reference the current parliamentary inquiry into child custody arrangements in the event of family separation

Below please find information from a randomly selected health insurer. It illustrates a potential point of conflict between separated parents and how they can provide care for their children.

Relevant issues include:

- which parent has responsibility to take out health insurance for the children, especially where the care arrangements are equally shared or near to equally shared?
- if the parent with predominant care insures the children, what happens if the other parent wishes to make a claim for treatment of the children. Relying on the goodwill of the other parent may generate tensions and insufficient insurance and therefore poor care?
- what happens if the separated parents disagree on the type and extent of health insurance for the children?
- if parents can have different health insurance for their children based on the percentage of care they provide, what happens if the treatment relates to a genetic deformity, illness of uncertain origin, disease of uncertain onset etc.?

I'm not sure what the solution is. Maybe separated parents can be offered a special health insurance scheme that enables them to pay for their own insurance and make their own claims. But how does the health insurance provider ensure a valid claim by an insured (in the event of an amicable separation, an uninsured parent might exploit the other's health cover for treatment of an injury sustained whilst the child is in the uninsured's care - to the disadvantage of the insurer).

Yours Sincerely

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18/09/03  
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