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Elton Humphery The Senate Parliament House Canberra ACT 2600

From my experience as working as a Practice Manager, I feel the

Government's proposal to let doctors bulk bill and charge a co-payment **must be supported.**

Sending 'Pay Doctor cheques' (PDC) to patients is a devious, unwise and deliberate strategy by Medicare to undermine the viability of practices.

The problems with current system include:

- Many patients are cashing in the PDC fraudulently (some of our patients, on questioning, admitted to banking these cheques 'inadvertently' into their own accounts)
- Medicare is extremely unhelpful in tracing these cheques using 'stonewalling' methods, conveniently citing privacy reasons
- The bad debts for practices (due to PDC not being traced, in spite of the electronic transfer of rebate after 90 days), is in the vicinity of 5% for most practices. This is a large amount of bad debt. Hence practices are charging patients full fee upfront. This inconveniences patients of having to find the full amount, and the hassle of going to Medicare offices, queue up etc, to get their refund etc.

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