

SENATE SELECT COMMITTEE ON MEDICARE

TERMS OF REFERENCE

SONJA CLEARY

The access to and affordability of general practice under Medicare, with particular regard to:

- (a) the impact of general practitioner shortages on patients' ability to access appropriate care in a timely manner,
- (c) the likely impact on access, affordability and quality services for individuals, in the short- and longer-term, of the following Government-announced proposals:

Central Queensland University Bundaberg Campus has 922 students enrolled internally. 60-62% of students are mature entry students (DEST March 2003)

Central Queensland is home to CQU's regional campuses at Rockhampton, Mackay, Gladstone, Bundaberg, Emerald, and Noosa. According to DEST data for 2003 there are 11,220 domestic students enrolled.

Other than Noosa the regional campuses of CQU are situated in regions known for their lower socio-economic status. This is particularly true of Bundaberg Campus.

The four Australian International campuses in Brisbane, Gold Coast, Sydney and Melbourne are all located in the heart of the city. 5,590 students enter the programs on a temporary entry permit (DEST table 28, 2003)

Outside Australia, CQU International has a campus in Suva, Fiji, and also conducts teaching programs in Hong Kong, Singapore and Chengdu. 1,796 students are enrolled in this market (DEST 2003).

The CQU domestic campuses caters for a large proportion of mature aged students. While it is important to recognise that mature are students are not homogenous there are some common problems this cohort face. Many have dependants either children or spouses. Some cannot access the financial assistance available to school leavers - youth allowance such as rent assistance. Many are not eligible for Austudy as their spouse is currently working. To return to study the students and thus the whole family often return to single income. With mortgage or rental commitments this results in a limited family budget. Although home ownership and rental in the past for students in this region (Bundaberg) have been reasonable the rapid change in the housing market has put considerable pressure on this group in our community. Consensus of the students is that they struggle through their undergraduate programs trying to work part time, study and keep up with family commitments. This struggle puts extra pressure on their health status. Many readily agree however that they and their families do not seek medical services at the same rate prior to becoming a student and cost is a primary consideration for delay or not accessing services.

When examining access and affordability it is interesting to note that only CQU and University of the Sunshine Coast do not offer medical services to their students. Bond University, Griffith, James Cook, QUT, UQ and USQ all offer bulk billed medical services to

their students. It is also sad to note that the regions in which our campuses are located there is a lower than average bulk billing rate. This is particularly true of Bundaberg. Thus between 500-570 families struggle on in this region. (60-62% of total enrolments)

It is difficult to see how the current proposals to Medicare below are going to dramatically improve the health status of students at CQU.

- (i) incentives for free care from general practitioners limited to health care card holders or those beneath an income threshold,
- (ii) a change to bulk-billing arrangements to allow patient co-payment at point of services co-incident with direct rebate reimbursement,
- (iii) a new safety net for concession cardholders only and its interaction with existing safety nets, and
- (iv) private health insurance for out-of-hospital out-of-pocket medical expenses; and