



Does Wealth Equal Access to Health?

**The link between income
and access to healthcare**

Introduction

Universal healthcare is one of the cornerstones of the Australian way of life. It's built on the principle that every Australian should have equal access to quality healthcare based on medical need, not the size of our wallets.

While we're fortunate to have a publicly funded healthcare system, some argue that many essential healthcare services are simply out of reach for people who can't afford it - often the people who need it most.

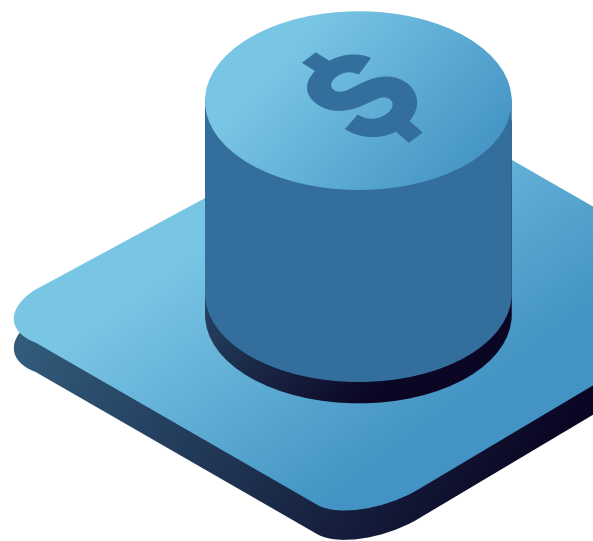
For many Australians, attending to basic healthcare needs is all they can afford, with the latest statistics from The Australian Institute of Health and Welfare found that 1 million Australians are putting off treatment. While 79% of all Medicare services are bulk-billed, many Australians are still confronted with significant out-of-pocket expenses.

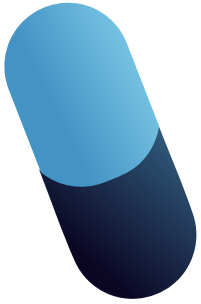


How much does our income impact our access to healthcare?

Do we all really have access to the same universal healthcare? Or does our income determine the level of access to, and therefore quality of healthcare in Australia?

MedicalDirector surveyed more than 2,000 people about their healthcare habits to gain insight into current patient sentiment and shed light on important perspectives on health access and affordability in Australia.



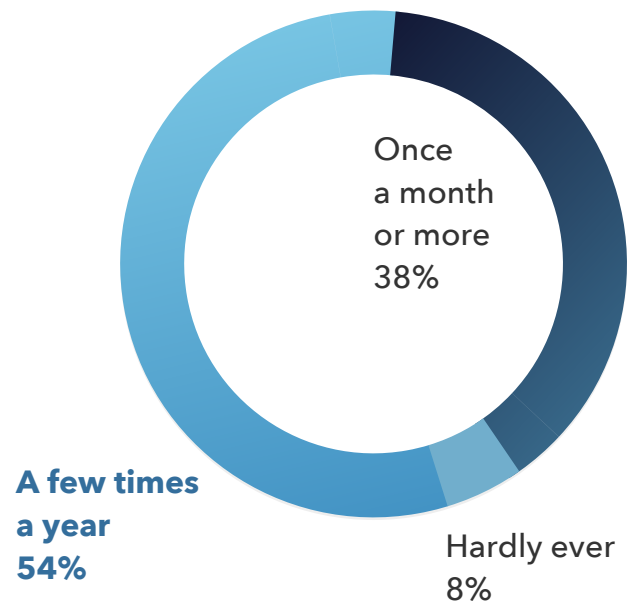


SECTION 1

Healthcare habits

How regularly do you see the doctor?

Just over half of patients see their doctor a few times a year, while 39% make more regular check-ups, visiting their healthcare providers once a month or more.



Disclaimer

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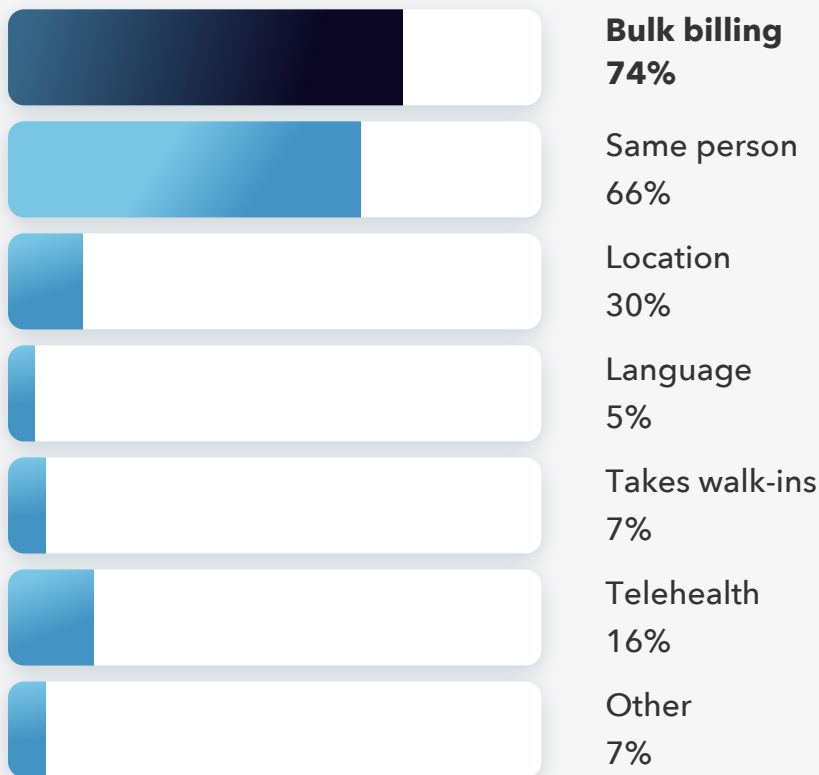
Healthcare habits

What's most important to you when seeing a doctor?

Having access to the same doctor and having the option of bulk billing are the two most important factors for patients when choosing a healthcare professional, at 62% and 70% respectively.

Other key considerations include location, access to telehealth appointments, preferred language spoken, and the option of walk-in appointments.

Anecdotally, people indicated that having a doctor who listens, takes time to understand individual needs, and treats people with empathy and respect is extremely important.

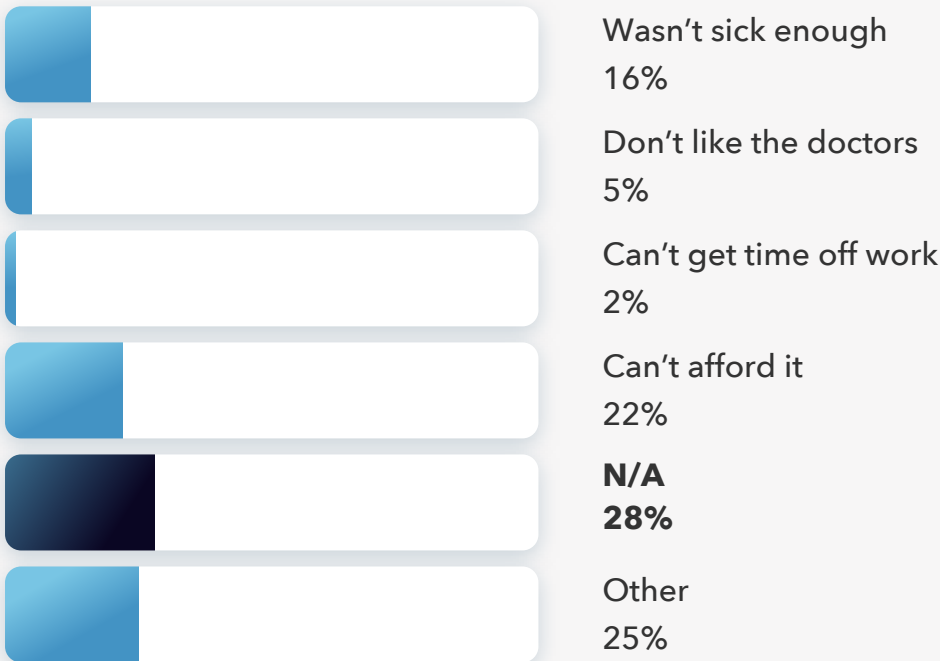
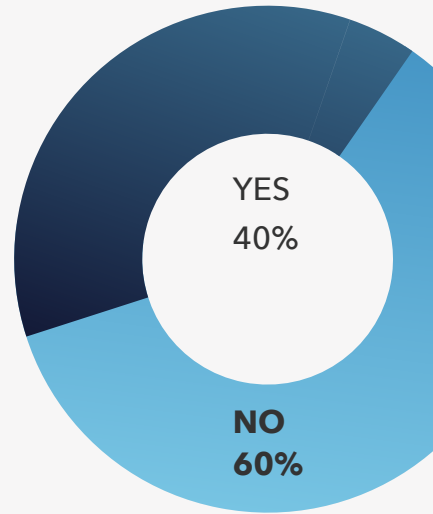


Healthcare habits

Have you put off going to the doctor in the last 12 months?

40% of patients have delayed seeing their healthcare professional in the past year. Unaffordability was the top reason cited, with 45% of people saying their doctor did not bulk bill.

Long appointment waiting times was cited as another key reason, with 37% saying they weren't sick enough by the time an appointment became available. Many people also said they put off treatment due to concerns over exposure to COVID-19 when visiting a healthcare professional.



Waiting periods are too long. By the time I could get an appointment, I wasn't sick enough

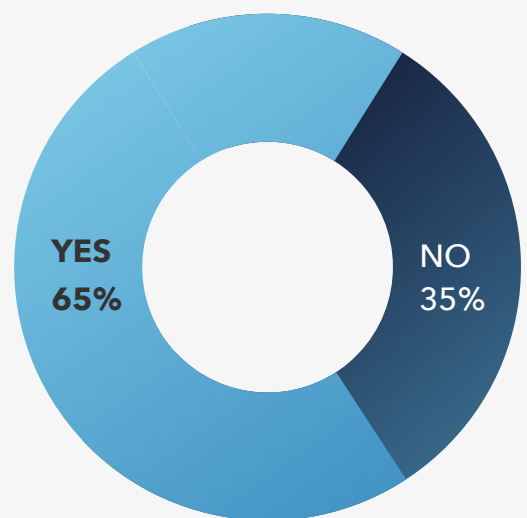
Healthcare habits

Do you believe delaying seeing a doctor impacted your overall health?

35% of patients felt that not accessing healthcare had a negative impact on their health - and this has manifested in a number of ways including worsening conditions, missed medications, delays in accessing specialist treatment, and having to take time off work.

Mental health was another area that suffered, with many respondents saying they feel heightened stress, worry and anxiety because they hadn't seen a healthcare professional.

“ I should have seen the doctor earlier. As a result I became more ill than I needed to be, but I just couldn't get an appointment early enough.

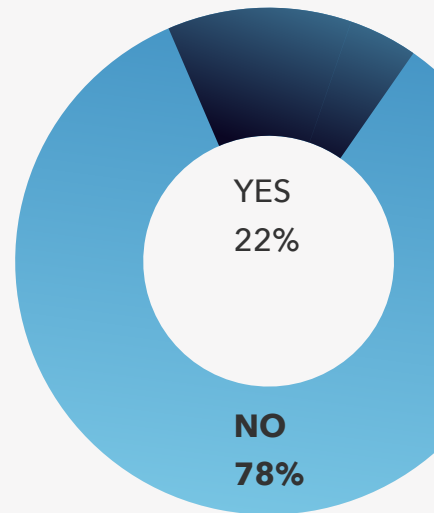
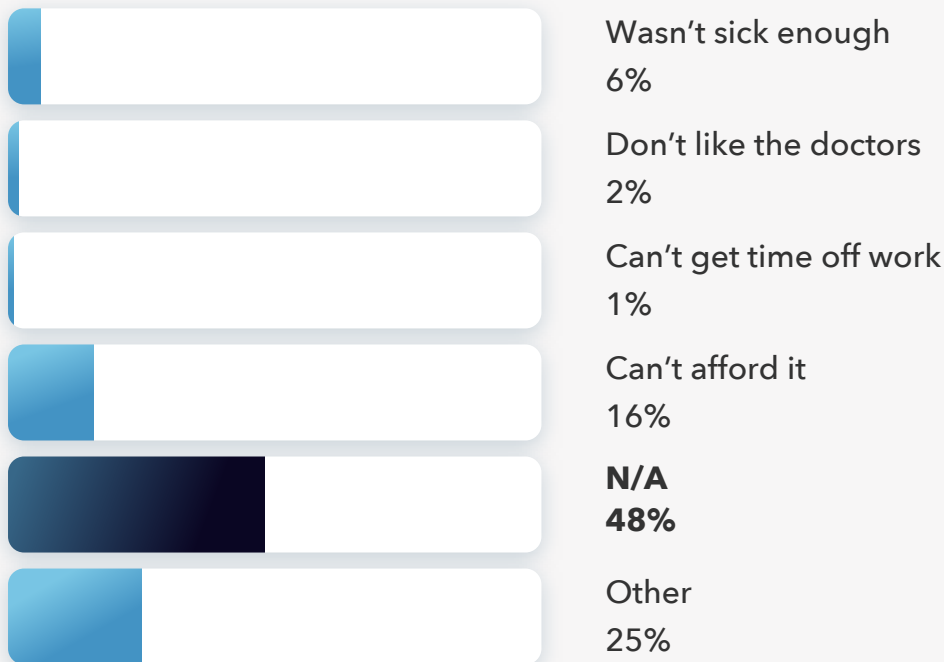


Have you put off a medical procedure, surgery or treatment in the last 12 months?

When it comes to more serious medical conditions such as procedures or surgeries, the overwhelming majority haven't delayed this sort of medical treatment.

For the 21% of respondents who have delayed this type of procedure, again affordability ranks as the top reason. 63% of people said they put a medical procedure off because they couldn't afford it or their healthcare professional didn't bulk bill. With COVID-19 restrictions putting a hold on many non-urgent surgeries for much of 2020, many respondents had this decision taken out of their hands.

Other reasons for delaying treatment included long waiting times and fear around medical procedures.



Anxiety and fear of surgery put me off

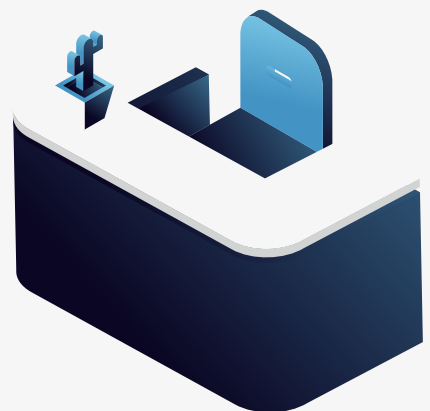
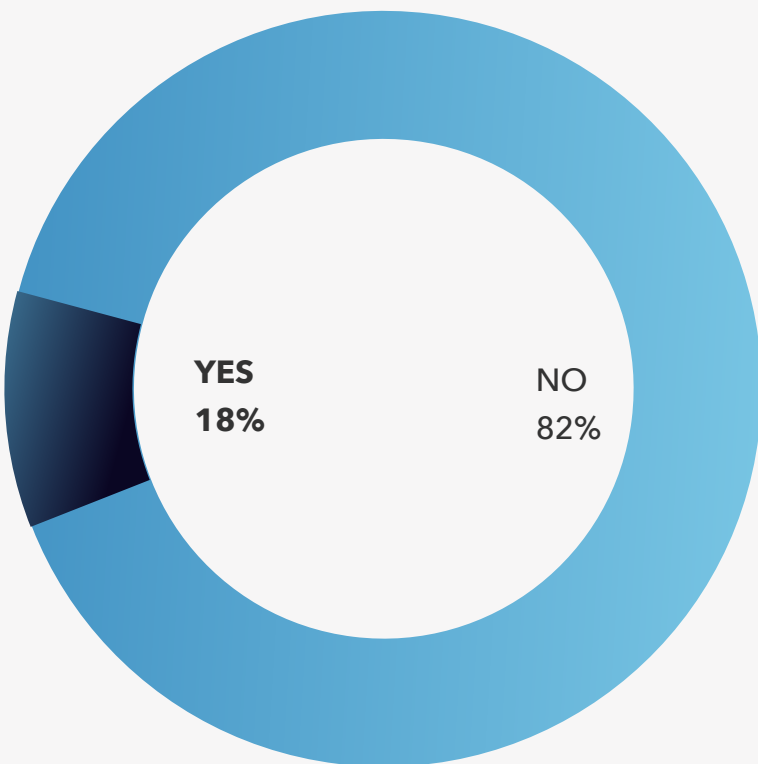
Healthcare habits

Do you believe delaying treatment impacted your overall health?

In cases where treatment was delayed, most patients felt their overall health was unaffected. However, 18% of people said it had a negative impact on their health such as increased pain, worsening conditions, and subsequent development of other conditions.



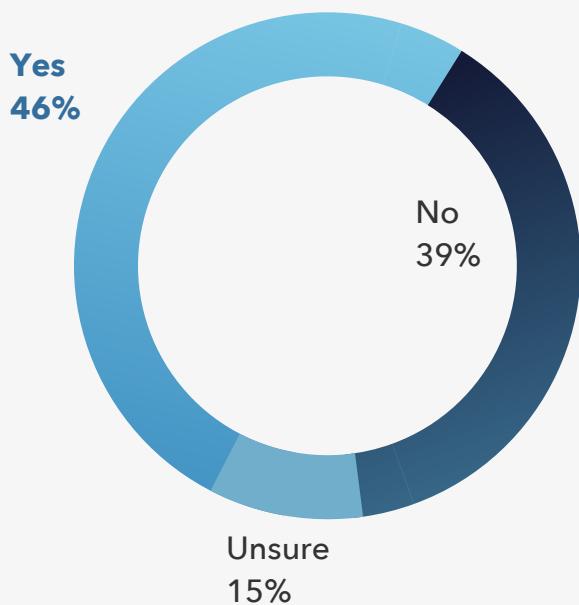
I needed surgery but couldn't afford the cost, so had to go public and wait. I'm in constant pain.





SECTION 2

Healthcare priorities



If money were no option, would you manage your healthcare differently?

Just under half of the respondents said they would manage their healthcare differently if they had more money, while 39% said money was not a driving factor in their healthcare decisions.

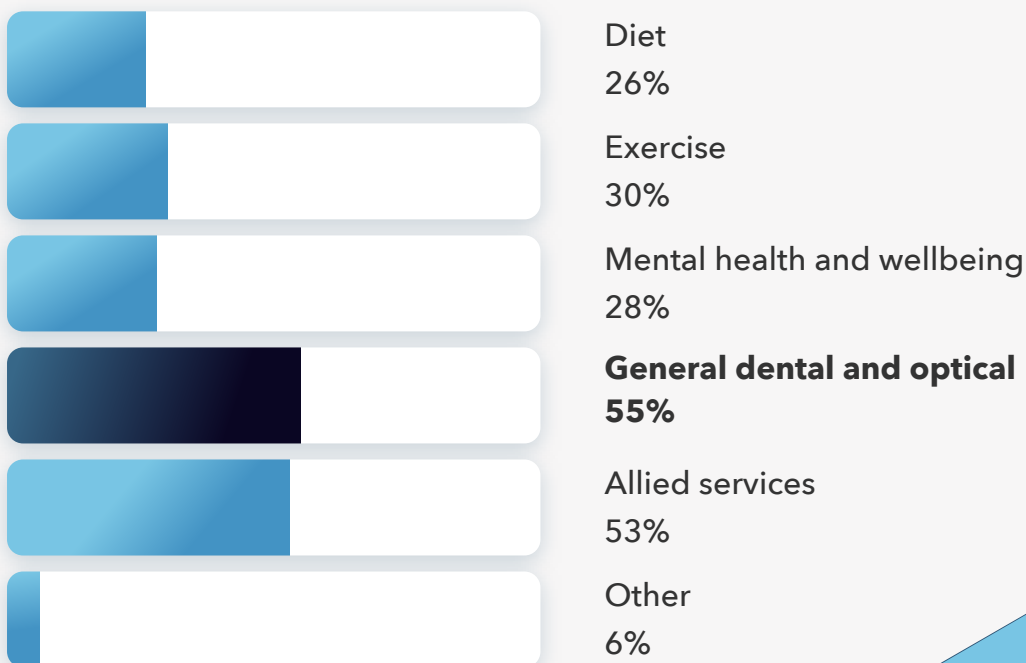
Healthcare priorities

If money were no option, would you manage your healthcare differently?

If unimpeded financially, there were three main areas patients would focus on: dental treatment, optical check-ups, and allied health services such as massage, acupuncture, osteopathy and physiotherapy.

Around one third of patients indicated that diet, exercise and managing mental health were areas they would invest more into if they had the money.

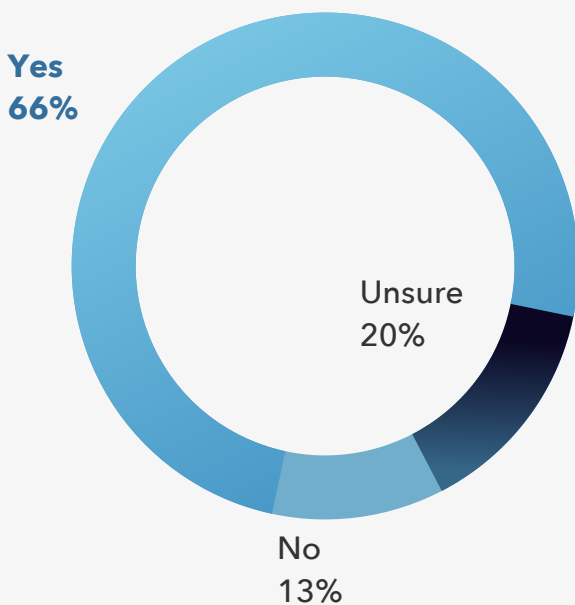
Many respondents also said if money was no option they would pay for surgeries they had been putting off, or take out higher levels of private health insurance.



Healthcare priorities

Do you think spending more on these areas would impact your overall health?

The majority of people (66%) felt that having more money to spend on their health would make a significant difference to their overall wellbeing.



More money = more choice



Without the constant worry of finances my health would be better, particularly my mental health



I would have less pain and more teeth

Most felt that if they could access more healthcare services as needed instead of in 'emergency' situations, their general health and wellbeing would improve markedly. Particularly in the area of dental care, which many respondents said they would invest more in if they had the money.

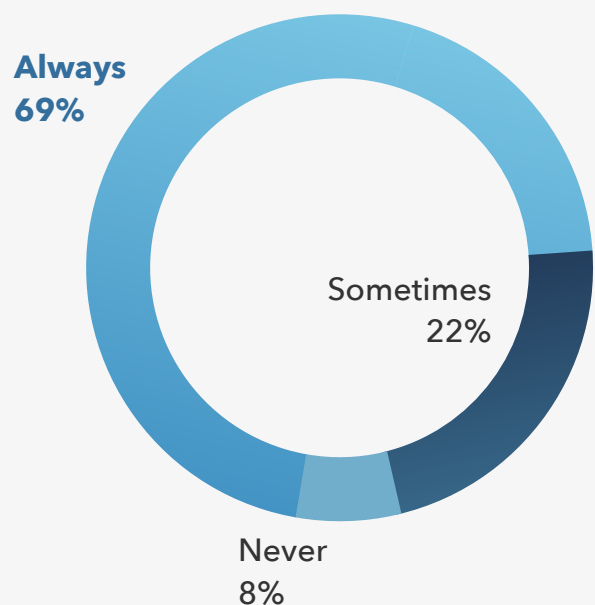


SECTION 3

Payment & rebates

Does your doctor bulk bill?

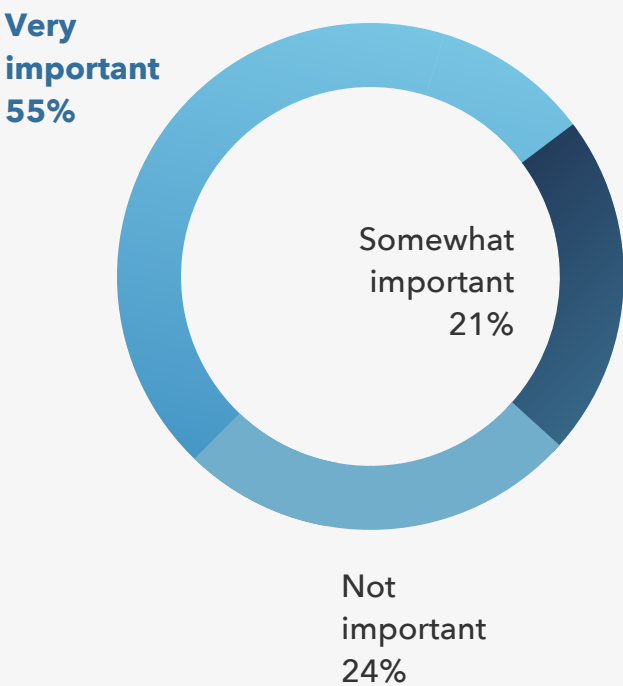
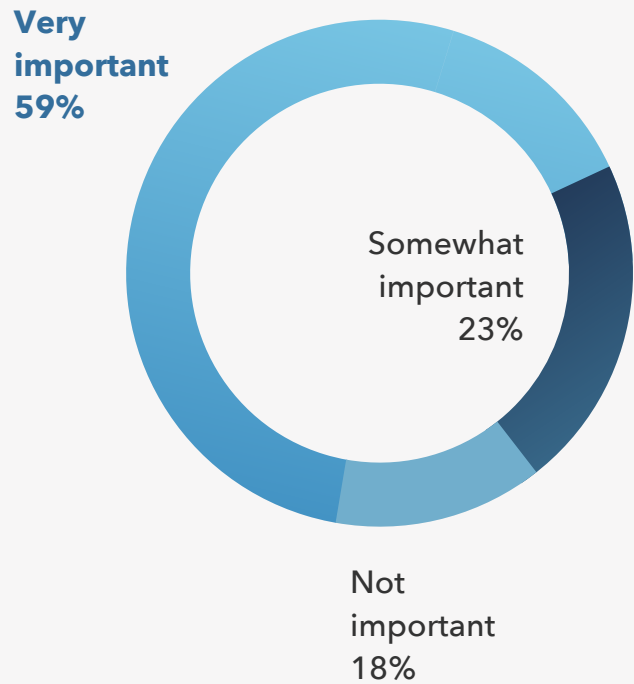
The majority of respondents were lucky enough to have access to bulk billing, with over 90% of people stating their doctor bulk bills them 'all the time' or 'sometimes'.



Payment & rebates

How important is knowing rebate estimates upfront?

When it comes to private health insurance, knowing how much you're going to be out of pocket is "very important" to almost 60% of respondents. Only 17% of people said this wasn't of concern to them.



How important is on-the-spot health fund claiming?

There is similar sentiment around on-the-spot claiming, with over three quarters stating the ability to claim at the same time as paying for healthcare is "very important" or "somewhat important" to them.

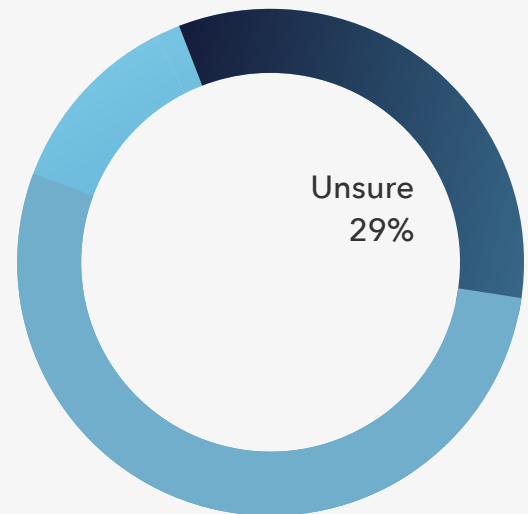
Payment & rebates

If you could pay for your doctor or medical treatments in instalments, would this improve healthcare affordability?

Although there's been a big rise in demand for 'buy now, pay later' options, there's some uncertainty as to whether this would benefit healthcare affordability.

While 19% of people believe paying in instalment plans would make healthcare more affordable, almost 50% disagreed, and just under 30% of people felt unsure either way.

Yes
18%



No
53%

Consumer perspectives

Does Wealth Equal Access to Health?

As a final question, respondents were asked to give their views on whether their income determines how healthy you are.

Many pointed out that Australia's healthcare system is more affordable compared to other countries, and that we have the benefit of Medicare funded bulk-billing services. However, the overwhelming majority believed that the more money you had access to, the better your health outcomes were likely to be. Here's what a select few said:

“ **Wealth equals access and choice. Despite Medicare, so much of the system – dental, mental health, imaging, pathology and pharmaceuticals – are too costly for many people living in Australia.**

“ **If I had been able to afford the surgeries I required when I required them, I would be in a far better health position that I am now.**

“ **I am a pensioner and most medical services are unaffordable for me.**

“ **Wealth definitely helps, but if you are chronically ill wealth makes no difference.**

“ **Wealth doesn't affect health care. Ultimately, when you are having a serious incident you will end up in a Public Hospital. Wealth just finds you a better bed for long term care.**

“ **For people with low incomes, it often comes down to a choice between getting the treatment they need or buying food for the week. Medicare helps, but there is a lot of services that are needed for general health and wellness that aren't adequately covered.**

“ **Money makes it easier but Australia is blessed with good health care for everyone.**

Final thoughts

For the most part, our survey respondents were positive in their regard for the Australian health system. We are fortunate to have access to Medicare and compared to many countries, we fare much better when it comes to accessing publicly-funded healthcare. This was clearly reflected in the survey which found having access to a doctor who provides bulk billing services was the top priority when choosing a doctor.

However, many people also pointed out there are other important healthcare services that fall outside this system such as specialists, dental, allied health and mental health services. Without the funds to pay for these, many are delaying treatment which is negatively impacting both their physical and mental health.

And as for the question - **Does Wealth Equal Access to Health?**

There was no clear cut consensus either way from our survey respondents. While most believe that there are clear ties between the two - and that money equals access and choice, there are others who hold Australia's public health system in high regard, and believe it provides adequate levels of care for all Australians, regardless of their income.

What is clear is that healthcare affordability is a multi-faceted problem and cannot be fixed with a single remedy. It's also clear that this is an issue a lot of Australians feel strongly about solving. If we are to stop the problem from becoming a crisis and protect the integrity of our health system, a number of actions need to be taken.

Hearing views of patients is an important step in making change happen and we hope that by amplifying these voices we can help deliver the message that healthcare affordability is an important issue that needs to be addressed.





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