

medical assistance & support

This fact sheet lets you know what sort of assistance BGF can provide with your medical expenses. It also has information on other sources of assistance. If you are having trouble paying for your HIV treatments, contact BGF – we're here to help. If you're not already registered as a client, you should do that first.

financial assistance

BGF may be able to offer some financial assistance with medical expenses.

To qualify for assistance you should be:

- living with HIV;

- a resident of NSW;
- registered for both Medicare and PBS Safety Nets;
- on a Disability Support Pension (DSP) or Newstart (Incapacitated).

What is it?	How do I seek assistance?
Gap Fees We may be able to help with gap fees where you are referred to a Specialist by your HIV doctor and you are charged more than Medicare covers. Some GP's also don't bulk bill and we may be able to help in these cases.	<ol style="list-style-type: none">1. Check with us before you incur any expense and seek approval for BGF's financial assistance.2. Pay the specialist's bill yourself.3. Take the bill to Medicare to get your Medicare refund.4. If the gap is over \$20, bring in your receipt and Medicare payment advice to BGF and we may be able to assist with the amount outstanding.
HIV Medication We may be able to assist with the cost of your HIV antiretroviral medication from approved hospital pharmacies. However, we can no longer assist with other PBS medication.	<ol style="list-style-type: none">1. Make sure all your PBS medication is recorded on your PBS Safety Net card. Once you reach the Safety Net threshold, your PBS medication will be free for the rest of the year.2. If you are seeking assistance, check with us before you incur any expense.
Non-PBS medication We may offer assistance with non-PBS drugs for HIV related conditions. The prescription must be issued by your S100 doctor.	If you are seeking assistance with non-PBS medication, check with us before you incur any expense and seek approval for BGF's financial assistance.
Vitamins and Supplements We recommend you use the ACON Vitamin Service. It offers discounted vitamins and supplements and is available through all ACON branches.	<ol style="list-style-type: none">1. Discuss your needs with us first to see if you qualify for assistance.2. Buy your vitamins or supplements (from ACON if possible).3. Send or bring your receipt into us and we may be able to pay up to 50% of the cost of these up to a limit of \$300 per financial year.
Alternative or Complementary Therapies We may be able to provide assistance with some alternative and complementary therapies. You will need to provide a doctor's referral for each new course of therapy.	<ol style="list-style-type: none">1. Discuss your needs with us first to see if you qualify for assistance.2. Pay the bill for the treatment.3. Send or bring your receipt into us and we may be able to pay up to \$20 per consultation up to a limit of \$300 per financial year.

registering for safety nets

It is in your best interest to register for both the Medicare and the PBS (Pharmaceutical Benefit Scheme) Safety Nets. They can save you a lot of money and registering is simple.

What is it?	How do I register?
<p>Medicare Safety Net</p> <p>If you have a concession card, once you've spent up to a certain amount (currently \$306.90) on out of pocket medical expenses (the difference between what a doctor or specialist charges you and what you get back from Medicare), Medicare will pay a further 80% of these expenses. For non-concession card patients, the Medicare Safety Net threshold is currently \$716.10.</p>	<p>Over the phone 132 011, in person at your nearest Medicare office or online at the Medicare website listed at the end of this fact sheet.</p>
<p>PBS Safety Net</p> <p>If you have a concession card, once you have spent up to a certain amount on medication in a calendar year (currently \$239.20), your medications are free for the remainder of that year. For non-concession cardholders, the Safety Net threshold is currently \$874.90. Once you reach that threshold, PBS medications will cost you \$4.60 each.</p>	<p>You can register for this at your local pharmacy. Tell them you wish to register and they will be able to give you a PBS Safety Net card on which they will record all the PBS medications you receive. If you always go to the same pharmacy, they can look after the card for you. If you don't use the same pharmacy, you will have to take your card with you each time you get a script filled.</p>

practical, emotional, financial support

To register as a client all you have to do is make an appointment with BGF. You'll need to provide some proof of identity and that you live in NSW. You'll also need to bring a doctor's letter confirming your HIV status and your Centrelink Statement of Income. If you don't live in Sydney we can make arrangements to register you over the phone.

BGF

Phone: 02 9283 8666
 Freecall: 1800 651 011
 Fax: 02 9283 8732
 Freefax: 1800 651 012
 Website: www.bgf.org.au
 Email: bgf@bgf.org.au
 Offices: Level 2, 9 Commonwealth St,
 Sydney NSW 2000

BGF continued

Postal Address: PO Box 97,
 Darlinghurst NSW 1300

ACON Vitamin Service

Phone: 02 9206 2043
 Freecall: 1800 063 060
 Email: acon@acon.org.au

ACON Treatment Information Officers

Phone: 02 9206 2036
 Freecall: 1800 816 518
 Email: treatmts@acon.org.au
 Website: www.acon.org.au

Medicare

Phone: 13 20 11
 Website: www.medicare.com.au

This fact sheet is one of a series to keep you informed about the range of support and assistance available through BGF, as well as through other service providers and government agencies. All fact sheets are available as hard copies from BGF or as downloads from the BGF website.

If you need more information about anything referred to on the fact sheets, please contact BGF. We are here to provide you with the most appropriate assistance, support and information at all times.



bobby goldsmith foundation

practical emotional financial support

www.bgf.org.au