

## Financial information for IBD

This information sheet is for people who want to know the types of financial help that may be available for people with inflammatory bowel disease (IBD).

### Key points

- You may find living with IBD financially challenging. Doctors' appointments, medical tests and medication can be costly but there are Government and community initiatives you can access to help you save money living with IBD or caring for someone with IBD.
- Speak to your GP about how a Chronic Disease Management Plan, or Mental Health Treatment Plan could help you with your IBD.
- If you spend a lot on medicines, the PBS Safety Net can reduce your costs after you've reached a certain amount in a calendar year.

### Disability support services

Crohn's disease and ulcerative colitis are described as disabilities by the Disability Discrimination Act (DDA), which protects people from being discriminated against and treated less fairly than someone without a disability. This applies to employment, education, buying property, goods and services, renting, dealing with banks, insurance companies, accessing government services and several other areas. However, under the DDA there are some circumstances where discrimination is not unlawful. For example, occupational requirements, insurance and other situations including where an exemption has been granted.

Some government assistance programs:

- The National Disability Insurance Scheme (NDIS): eligibility requires your disability needs to be significantly impairing your intellectual, cognitive, neurological, sensory, physical, or psychosocial functionality in a way that specific assistance is needed to help you manage and take part in daily life activities.
- The Disability Support Pension (DSP): The DSP provides financial help if you have a physical, intellectual or psychiatric condition that is likely to persist for more than 2 years and stops you from working. If you have you are automatically entitled to the DSP
- Disability Employment Services (DES): DES help people with disability, injury or a health condition prepare for, find and keep a job. They have a disability management service and an employment support service.

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## Medicare support services

Medicare is Australia's universal health care insurance system. When you enrol in Medicare, the Government pays some or all of the costs of your necessary health care. The Medicare Benefits Schedule (MBS) is a list of health professional services that are made less expensive by the Government. It includes medical and allied health consultations, diagnostic tests, and operations. There are MBS services to help people with chronic conditions such as IBD:

- **Chronic Disease Management Plans:** A GP Management Plan can help people with IBD by providing an organised approach to care. Your GP may also develop Team Care Arrangements to coordinate your care with other health professionals (e.g., dietitian) and subsidise a limited number of consultations.
- **Mental Health Treatment Plans:** These are available to you if you have a mental health disorder diagnosed by your GP. You will be entitled to Medicare rebates for a limited number of psychological appointments per year.
- **The Medicare Safety Net:** If you need to spend a lot of money on out-of-hospital medical appointments or tests, the Medicare Safety Net can help you get more money back from the government for your out-of-pocket expenses.

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## The Pharmaceutical Benefits Scheme (PBS)

Living with IBD can be financially challenging due the ongoing cost of medications. The PBS is an Australian Government initiative to help lower the cost of medication. If you spend a lot on PBS medicines, the PBS Safety Net can reduce your costs after you've reached a certain amount in a calendar year. You can ask your pharmacist which medicines will count towards the threshold.

**More detailed information on the topics discussed on this page, as well as private health insurance, superannuation, travel, community support services, and support for international students is available through accessing the Crohn's & Colitis Australia website via the QR code below.**

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## For help or information

Scan QR code for website:



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- [Crohn's disease and ulcerative colitis Management Plans](#)
- [Psychological health and IBD](#)

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