



Support for children and young people with limb differences and their families

FACT SHEET 5

Prosthetic Limb and Health Care Funding

Learning to navigate the health care system can sometimes be overwhelming. You will meet many specialists in different locations for a variety of appointments that might include assessments, fittings, tests, consultations and reviews. While all of these activities are important, sometimes determining costs (if any) can lead to stress and frustration. Sometimes there will be no cost, initial out-of-pocket costs, reimbursements or gaps.

The funding of prostheses, and other aids and equipment, is a concern for most parents of a child with limb difference. The vast majority of children will receive devices through public health system funding. If limb loss was the result of certain accidents it may be that a third party is responsible. In that case compensation may be sought through legal proceedings using a solicitor. It is important to remember that in some cases legal proceedings can take a considerable amount of time.

If you aren't sure about funding or costs always ask your health care team. It is also important to know in advance if there will be any costs prior to making appointments. Learning how the health care system works can be confusing, regardless of how practiced you are – so it is good to find out as much as you can before you enter this new world.

This Fact Sheet provides information about: appointment types and costs; prosthetic limb funding arrangements; state limb schemes; and, accessing support.

Appointment and test costs

Costs for various hospitals, specialist appointments, and tests and scans can vary according to whether these activities are being covered through the public health system or private health insurance.

Hospital costs. Most hospital costs will be covered by Medicare. However, if you have private health insurance and choose to use a private hospital you may need to pay gap fees. Speak to your health insurance company regarding any fees. Please also note that some specialists and teams may only be available to your child in public hospitals.

Specialist costs. Specialist doctors, surgeons and consultants generally charge a fee per consultation, which is reimbursed in part by Medicare and/or your private health insurance. In some cases the full cost may be recoverable. When booking your specialist appointment discuss the specialist's fees schedule and if a gap fee is available.

Tests and scans costs. Some tests and scans may be performed in a hospital or clinic environment, often at minimal or no cost. Other tests and scans may be performed in a specialist environment, such as pathology or radiology practices, which may result in a cost. Some costs may be recoverable through Medicare and/or your private health insurance. When booking a test or scan appointment discuss the fees schedule and if a gap fee is available.

Prosthetic limb funding

Often parents are concerned about the cost involved in their child receiving a prosthesis. During the course of your child's treatment and recovery, the supply and funding of your child's prosthesis will be discussed with you.

Funding for a prosthesis is generally covered by the public health system. Because children grow so quickly some facilities operate a 'limb-bank' which allow for the exchange of prosthetic componentry.

Some states also offer access to recreational prosthetics. These may include devices to support your child to participate in various sport and recreation activities. Due to funding limitations, most children will only be allocated one additional sport and recreation prosthesis – therefore you should carefully consider the needs of your child prior to making a final decision about additional devices. You should always consult with your Prosthetist to determine the most appropriate device and learn about funding availability in your state or territory.

State limb schemes

The public funding of prosthetics differ from state to state and are subject to change. Visit the following websites for information about limb schemes in your region:

Australian Capital Territory

www.assistance.act.gov.au/adult/health_and_dental/artificial_limb_scheme

New South Wales

www.enable.health.nsw.gov.au/als

Northern Territory

www.health.nt.gov.au

Queensland

www.health.qld.gov.au/qals

Government assistance

The Department of Human Services and Centrelink oversee a variety of allowances that specifically relate to parenting and disability. Some of these allowances include the Carer Allowance, Carer Payment, Mobility Allowance, Pensioner Education Supplement and Family Payments. Visit www.humanservices.gov.au

Accessing support

If you have questions or concerns about prosthetic and health care funding you may want to speak to a Limbs 4 Kids team member who can assist you. You may also want to speak to another parent who has experienced what you are going through. If so, Limbs 4 Kids can connect you to a trained Peer Support Volunteer who you can speak to you. Visit our website or call us for more information and links to our online support.

South Australia

www.wch.sa.gov.au

Tasmania

www.dhhs.tas.gov.au/hospital/north-west-regional-hospital/departments/orthotic_and_prosthetic_service

Victoria

www.rch.org.au/ortho/department_sections/limb_deficiency

Western Australia

www.health.wa.gov.au/walsa