

Your Financial Health

In the first of what we hope to be a series of articles on financial matters, Lyndal Taylor, tax lawyer and senior law lecturer at the University of Technology in Sydney, offers a delightfully simple explanation of ways to pay less for your medical care.

Lyndal was diagnosed with secondary breast cancer in April 2005.

Remember to keep those receipts!

We all have so much to do and worry about when travelling on this journey. You might have to organise the money side too, or you might have someone who is happy to do your bookkeeping for you. Either way, keeping track of your receipts will result in dollars in your pocket in the end.

Getting cheaper prescriptions

The Pharmaceutical Benefits Scheme (PBS) has a safety net so that when you spend more than \$960.10 for a family or \$253.80 for a concession card holder in a calendar year (1 January to 31 December) on PBS prescriptions, your prescription costs will drop to an average of \$4.70 for each PBS script. If you go to the same pharmacy they will probably keep records for you and let you know when you reach the limit (tends to be August each year for me). They will then give you a card that you can present to any pharmacy and get the concession. This concession applies to all members of your family. If you use different pharmacies you will need to keep the receipts yourself and watch the total.

Getting more back from Medicare

Medicare has a safety net scheme for when you go over a threshold for out-of-pocket expenses. An out-of-pocket expense is what you have to pay after Medicare



Lyndal Taylor

and any health fund rebates. The threshold is \$306.90 for families who are on Family Tax Benefit A or are concession card holders and \$716.10 for other families. Medicare will pay the usual scheduled amount for doctors' bills, but will also repay an additional 80% of any out-of-pocket expense. Medicare keeps the records for you and will let you know when you go over the threshold. But families *must register*, so that Medicare can track the expenses of all members of your family. To

Summary

If you keep your receipts – and fill in the paperwork – you may be able to get cheaper prescriptions, more money back from Medicare and a better tax refund.

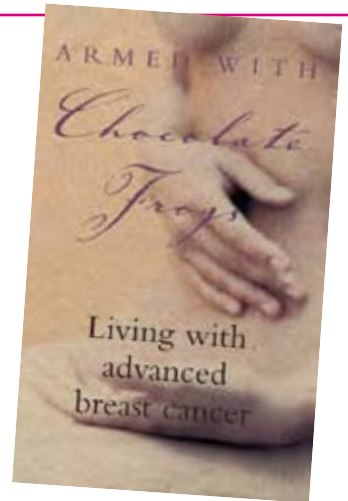
register call 1800 011 163 or go to www.health.gov.au to download a form.

Claiming medical expenses as a tax deduction

When it comes tax time, if you have more than \$1,500 of out-of-pocket medical expenses for your family in the tax year (1 July to 30 June each year), you can claim a medical rebate on your tax. This is 20% of the amount over \$1,500. But, *you have to keep the receipts* to claim this. Medicare will issue a computer statement for you at the end of the tax year if you ask for it. Usually your pharmacy will do the same. However, private health funds generally require you to keep receipts throughout the year. The medical expenses include everything – orthotics for your kids' feet, dentist bills, medicines and doctors' and hospital bills. If you were out of pocket for \$5,000 (easily done when spending a while in hospital and paying for radiotherapy!) you will get back \$1,000 in your tax refund. You claim this rebate back on your tax form. It may be worth lodging your tax return as early as possible (due by 31 October each year, anyway) to get this benefit.

Next issue

Disability benefits and superannuation – find out what you may be entitled to.



Inspirational women

In 2003, BCNA funded two Inspirational Women with Advanced Breast Cancer writing workshops. By email and teleconference, 20 women worked with professional writer **Christine Gillespie** to write about living with secondary breast cancer.

A collection of the writing from the project has just been published as *Armed with Chocolate Frogs: Living with Advanced Breast Cancer*. The contributors' journeys are presented in vignettes and poetry, and they are a powerful insight into the challenges for, and achievements of, women with secondary breast cancer.

The writers, some of whom are members of BCNA's Advanced Breast Cancer Working Party, were determined to make a difference for others living with secondary breast cancer.

Those women who did not live to see their work published were particularly remembered at the launch, which was attended by writers, family, friends and supporters.

Armed with Chocolate Frogs, 200 pages, ISBN, 0 9775529 1 8, can be purchased in bookstores or ordered online from www.overthefencepress.com.au/ katecarey. RRP \$24.95.

Maureen's story

Maureen was born three-months premature during an air raid. Her husband claims she survived due to sheer stubbornness. Maureen sent in her story in the hope that it might help someone else on a similar journey.

I was born in 1942. I had breast cancer in 2004 and the treatment was surgery followed by radium, chemotherapy and tamoxifen tablets. Having lost all my hair during treatment and looking 100 years old, I don't want to go there again and now wear a short trendy style! Every day since then I know I look so much better and more glamorous and friends tell me I look great! I am wearing brighter colours than I used to and laughing out loud at myself and at life in general, whenever I can. I certainly do not take myself as seriously as I used to anymore either.

Earlier this year I was diagnosed with secondary cancer. It showed up mainly on my right lumbo-sacral and lower spine, with two other smaller tumours further up my spine. I had radium on the lumbo-sacral spine and am still having monthly injections of Zometa as part of my treatment.

At the recommendation of my oncologist, I am now taking Femara instead of tamoxifen. My latest tests show that the spinal tumours are presently non-active, although I am still having a lot of lumbo-sacral pain (possibly due to radium damage). There is, however, a light shadow beginning to appear in my left lumbo-sacral spine and my oncologist is



keeping a careful watch on this.

Some days I feel really fatigued and in pain (as my right knee also seems to carry referred pain from my right hip) and other days I feel just great. I simply 'go with the flow' and find that is much better than trying to force against

I am determined not to let it destroy my life – I want to annoy everyone for a lot longer yet!

it. I attend VIEW Club (The Smith Family's network for women), and am in an amateur writing group and an art group. I find writing, painting, reading or simply crocheting (another love of mine) are great things to do when I am not in top form.

Other days I go to shopping centres (even if merely to browse), attend my writing/art groups, meet friends for lunch and talk and laugh with them. Talking has helped me and others who have contacted me when being diagnosed and wanting some form of information and reassurance. **Cancer creates a**

certain bond and is a great leveller.

Of course I've had plenty of tears and asked myself questions like, 'Why did it come back so soon?'

I felt personally cheated because I did all the right things, having been healthy and taking very little in the way of tablets throughout my life.

Also, I had never been a smoker or drinker, was beginning to feel so energetic and well again too. However, I decided that although I know I will never get this dreadful cancer (which I call a terrorist because it pops up when you least expect it) out of my system I am determined not to let it destroy my life – I want to annoy everyone for a lot longer yet!

My husband has provided wonderful support throughout this time, patiently taking me to hospital and other appointments. This is not an ideal way for him to spend the early days of retirement, when most people dream and plan for a much more interesting and exciting lifestyle.

Some friends and colleagues have still not come to terms with the word 'cancer' and are still frightened by it, which I can understand. I was not the bravest of people before my diagnosis but I have learnt that to simply 'give in' is not the answer. Throughout my journey I have met some caring medical staff as well as some incredible people – people who normally I would never have had the opportunity to meet, had I not been there myself.

Maureen Bell, Queensland

Quotes from Armed with Chocolate Frogs: Living with Advanced Breast Cancer

'I have advanced disease. It matters to me that I receive the best and most effective treatment and care. To be the best, such treatment and care must be informed by current data and knowledge. I want the whole story.'

Anne Pennington

'I swam lap after lap, year after year, pulling with my arms, driving with my legs. Then I was diagnosed with secondary breast cancer and it all changed. So now I will water-walk. At least, that is my plan.'

Jenny Morrison

'This is what I want to tell him. Let's forget about Jane's swanky afternoon tea. We'll get rugged up in our winter woollies. Pack a thermos of hot, strong coffee. Take a few slabs of pastrami sandwiched between thick slices of rye with dill pickles. And then we'll head for our favourite spot at McCrossin's Mill beside the old wooden bridge.'

Mary Dewhurst

'On Tuesdays I turn my phone to divert for an hour and talk with twenty other women who have also taken the morph, donned the wig, crisped up with the radiotherapy and dreaded the chemo.'

Lyn Clarke

Suggestions welcome

Is there something you would like covered in **The Inside Story**? A topic or issue you would like addressed? Let us know. Your letters, articles, photos and ideas are welcome.

The INSIDE STORY is a supplement to Breast Cancer Network Australia's **The Beacon** magazine.

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