

# He tika te utu rongoā, te utu ratonga hauora rānei?

## Are whānau paying the right amount for pharmaceuticals and health services?

**E kore e kitea he toki huna** – ‘A hidden adze cannot be seen’. Hidden intentions are not easily discovered. Used in this context to say that many who pay for the medicines and services will not be aware whether or not the costs are appropriate or not.

Cost can be a major factor in determining whether whānau receive timely and appropriate services and support. It is important to ensure that all whānau receive all of the support and entitlements they are eligible for.

Simple things such as ensuring prescription coding is correct can be an important first step in keeping cost to a minimum.

### Encourage enrolment in a PHO

GP services are generally less expensive if the patient is enrolled and attends their regular doctor or practice. Whānau should be encouraged to enrol in a PHO and to have a relationship with a single pharmacy and GP.

Benefits include:

- Building relationships and trust
- Less expensive consultations
- The GP can keep track of the patient's medical history and medications prescribed
- The Pharmacist can keep a record of whānau member prescriptions and eligibility for cheaper prescriptions.

### Ensure prescription co-payments are correct

Prescription charges are made up of several different parts and can be complicated to understand. Patients are

charged a co-payment for every prescription item. Some medicines have an additional part charge and some are not subsidised at all. Where possible, prescribe medicines that are fully subsidised.

On 1 September 2008, access to \$3 prescription co-payments on subsidised medicines was extended to a broader range of prescribers, including public hospitals, midwives and other providers with a DHB or PHO agreement. Effectively, the criteria has widened to include all people eligible for publicly funded health and disability services, and the patient no longer has to be enrolled in a PHO. However, the prescriber from whom the prescription is obtained must also be eligible to code the prescription for a \$3 co-payment (see notes Figure 1).

The usual rules and provisions associated with the High User Health Card (HUHC), Community Services Card (CSC) and Prescription Subsidy Card (PSC) continue to apply to anyone not included in other categories of eligibility.

Information for pharmacists and prescribers about the \$3 co-payment extension can be accessed on the Ministry of Health website: [www.moh.govt.nz/moh.nsf/indexmh/phcs-funding-pharmaceutical-faqs](http://www.moh.govt.nz/moh.nsf/indexmh/phcs-funding-pharmaceutical-faqs)

Figure 1 explains eligibility criteria for prescription payments on fully subsidised medicines.

## Correct prescription coding = improved access to pharmaceuticals

The cost of a prescription can influence whether or not a prescription is picked up. It is the responsibility of the GP to correctly code the prescription. Wherever possible prescribe generically (🔗 see BPJ14 "Why you should prescribe generically"), be aware what is funded and ensure special authority numbers are approved and current.

Pharmacists are able to alter the code on the prescription without confirming with the prescriber. Pharmacists may default to the maximum \$15 co-payment if a prescription is not coded and they are unable to complete the missing factual information.

🔗 To check eligibility of non New Zealand residents visit: [www.moh.govt.nz/moh.nsf/indexmh/eligibility-guide](http://www.moh.govt.nz/moh.nsf/indexmh/eligibility-guide)

## Prescription charges for Eligible people\*

### The prescription is written by an eligible provider/prescriber\*\*

**\$0**

- Patient is **under** 6 years of age  
**OR**
- Patient has Prescription Subsidy Card **and either** a Community Services Card **or** High Use Health Card

**\$3**

- All other Patients

### The prescription is **not** written by an eligible provider/prescriber\*\*

**\$0**

- Patient is **under** 6 years of age  
**OR**
- Patient has Prescription Subsidy Card **and either** a Community Services Card **or** High Use Health Card

**\$3**

- Patient has a Community Services Card **or** High Use Health Card only

**\$10**

- All other patients between 6 and 17 years of age

**\$2**

- Patient has a Prescription Subsidy Card only

**\$15**

- All other patients



\* Eligible person means a person eligible for publicly funded health and disability services (refer to [www.moh.govt.nz/eligibility](http://www.moh.govt.nz/eligibility)).



\*\* Eligible provider/prescriber means: a) a prescriber employed by a DHB; b) a provider/prescriber providing services under an access or service agreement with the Ministry of Health, a DHB or a PHO; c) an After Hours provider with an access or service agreement with a PHO or a DHB; d) a midwife.

Figure 1: Prescription co-payment (adapted from: [www.moh.govt.nz/moh.nsf/indexmh/yourhealth-payments#pay](http://www.moh.govt.nz/moh.nsf/indexmh/yourhealth-payments#pay))

## Inform patients about subsidies and programmes they may be eligible for

### Subsidy cards

Subsidy Cards	What are these cards for?	How do I get a card?
<p><b>Community Services Card (CSC)</b></p> 	<p>A CSC can help with the costs of health care, including:</p> <ul style="list-style-type: none"> <li>▪ Prescriptions</li> <li>▪ After hours doctor visits</li> <li>▪ Visits to another doctor (not the regular doctor)</li> <li>▪ PHO programmes</li> <li>▪ Glasses for children under 16</li> <li>▪ Emergency dental care provided by hospitals and approved dental contractors</li> <li>▪ Dental care up to \$300 per annum</li> <li>▪ Travel and accommodation when referred for treatment at a public hospital outside their area (80 km away for adults and 25 km for children)</li> <li>▪ Home help</li> </ul>	<p><b>Apply through Work and Income</b></p> <p>New Zealand residents, over 18, on a low to middle income, or receiving income support are eligible.</p> <p>Further information is available from:            Work and Income            Phone: 0800 999 999            Email: <a href="mailto:csc_enquiries@msd.govt.nz">csc_enquiries@msd.govt.nz</a>            Web: <a href="http://www.workandincome.govt.nz">www.workandincome.govt.nz</a></p>
<p><b>SuperGold Card (SGC)</b></p> 	<p>A SGC allows cardholders to access a wide range of business discounts and facilitates easy access to government entitlements and local authority services and concessions.</p> <p>The SGC replaces both the CSC and New Zealand Super Card currently issued to New Zealand Superannuation and Veteran's Pension recipients.</p> <p>While a patient no longer requires a separate CSC, they do need to ensure their CSC eligibility is included on their SGC. They should apply to work and income to have their SGC endorsed so they can still receive their CSC entitlements.</p> <p>A SGC without a CSC endorsement does not alter prescription co-payments.</p>	<p><b>Apply through Website</b></p> <p>New Zealand residents aged 65 years or over, and those under 65 years receiving New Zealand Superannuation or a Veteran's Pension are eligible.</p> <p>The SGC is automatically sent to New Zealand residents who receive New Zealand Superannuation or a Veteran's Pension, or who are aged 65 years and over and receive some other form of assistance from the Ministry of Social Development.</p> <p>Further information is available from:            SuperGold Card Centre            Phone: 0800 254 565            Email: <a href="mailto:information@supergold.govt.nz">information@supergold.govt.nz</a>            Web: <a href="http://www.supergold.govt.nz">www.supergold.govt.nz</a></p>

<p><b>Prescription Subsidy Card (PSC)</b></p> 	<p>The PSC allows the cardholder and named whānau members to pay no more than \$2 per item on subsidised prescription medicines.</p> <p>If the cardholder also has a CSC, or is from a low cost PHO, they will not pay any more Government prescription charges that year, but will still pay any part charges.</p>	<p><b>Apply through Pharmacy</b></p> <p>The PSC is not income tested and a minimum of 20 prescriptions per whānau needs to be reached in order to qualify.</p> <p>The Pharmacist should ensure all whānau prescriptions are recorded and issue the PSC from 1st February each year once 20 prescriptions have been dispensed.</p> <p>If the whānau does not have a regular pharmacy they should be encouraged to keep all receipts to take to a pharmacy, once 20 prescriptions have been received, for a PSC to be issued.</p>
<p><b>High Use Health Card (HUHC)</b></p> 	<p>The HUHC gives the same subsidies on doctor's visits and prescriptions as the CSC, but is not a whānau card.</p> <p>It is useful for people who do not qualify for the CSC.</p>	<p><b>Apply through Doctor</b></p> <p>The HUHC is not income tested and is available to people who have had more than 12 GP consultations in 12 months for ongoing medical conditions. It is valid for 12 months.</p> <p>The GP should apply on the patient's behalf and will need to provide details of the times and reasons for each visit.</p>

## Other subsidies

The following subsidies are managed for the Ministry of Health by Enable New Zealand. Further information is available from:

Enable New Zealand  
 Phone: 0800 171 981  
 Email: mohprocessing@enable.co.nz  
 Web: [www.disabilityfunding.co.nz](http://www.disabilityfunding.co.nz)

### Hearing Aid Subsidy

A subsidy of \$500 (GST inclusive) per hearing aid is available for SuperGold Card holders. A subsidy of \$198 (GST inclusive) per hearing aid is available for eligible people under 65. The hearing aid subsidy is available once every five years, and will be available for the purchase of new aids after the existing subsidy term has expired.

The patient's hearing must be assessed by an Audiologist (either privately or through their local DHB), who will apply for the subsidy on the patient's behalf.

In some cases patients may be able to get more funding towards the cost of their hearing aids e.g. they meet certain additional criteria, or qualify for funding assistance through ACC or Veterans' Affairs.

### Spectacle Subsidy

This subsidy is to assist children with vision problems in low-income families.

The subsidy is \$281.25 (GST inclusive). A further \$50.00 (GST inclusive) is available for children that require an adult size frame.

To qualify for this subsidy the child will:

- Be under the age of 16
- Have an examination and prescription from an optometrist or ophthalmologist that is registered with Enable New Zealand
- Have a disability (visual impairment) that is likely to last at least six months
- Have a High Use Health Card, or the parent/guardian or the child have a Community Services Card

### **Childrens Hearing Aid Fund & Artificial Larynges**

These subsidies are for hearing aids, artificial larynges, batteries and repairs – for eligible service users.

To qualify for this subsidy the child will:

- Be under the age of 21
- Be either pre-schoolers or in full time school or tertiary education
- Have a confirmed permanent hearing loss that requires hearing aids for effective habilitation/rehabilitation
- Or if they require an artificial larynx for speaking as their primary mode of expressive language production and are referred to the service by a registered Speech Language Therapist



The following subsidies are managed for the Ministry of Health by Accessable (Auckland and Northland residents only) and Enable New Zealand (rest of New Zealand). Further information is available from:

#### **Enable New Zealand**

Phone: 0800 171 981  
Email: mohprocessing@enable.co.nz  
Web: www.disabilityfunding.co.nz

#### **Accessable**

Phone: 0508 001 002  
Email: info@accessable.co.nz  
Web: www.accessable.co.nz/home.php

### **Specialised Equipment and Housing Modification**

To be eligible for Ministry of Health funding for specialised equipment or housing modifications the person will have:

- A disability that is likely to last at least six months
- A reduction of independent function to the extent that ongoing support is required

### **Vehicle Purchase and Modification, and Driving Assessments**

To be eligible for a driving assessment, vehicle purchase, modifications and/or equipment for transportation, the person will have:

- A disability that is likely to last at least six months
- Difficulty doing some everyday tasks on their own and need ongoing support



The following allowances are managed by Work and Income. Further information is available from:

#### **Work and Income**

Phone: 0800 559 009  
Web: www.workandincome.govt.nz

### **Disability Allowance**

The Disability Allowance is for people who need help with everyday tasks or ongoing medical care. The GP must fill in part of the application form.

The allowance is income tested, but if the person is on a benefit then they will normally qualify. In addition they must:

- Be a New Zealand citizen or permanent resident who normally lives in New Zealand
- Have a disability that is likely to last at least six months
- Need ongoing help or ongoing medical care

The maximum disability allowance is \$55.88 per week and can assist with the following:

Assistance	Requirements
Doctors, specialists and hospital fees that are not already subsidised	Receipts or invoices showing the date, cost and reason
Prescription fees	Pharmaceutical receipts or print-outs showing the date, cost and item received
Travel to a GP, specialist, hospital or counsellor	Tickets or receipts showing the date and cost. Mileage and cc rating if travelling by car
Heating	Electricity bills

### Child Disability Allowance

The Child Disability Allowance is paid to the main caregiver of a child or young person with a serious disability e.g. asthma, diabetes, epilepsy. The GP must fill in part of the application form.

To qualify, the caregiver must:

- Be a New Zealand citizen or permanent resident who normally lives in New Zealand
- Be the main caregiver of a child or have care and control of the child for the time being if there is no main caregiver

The child or young person must also:

- Have a serious physical or intellectual disability
- Be under the age of 18
- Need constant care and attention for at least 12 months because of their disability

This allowance is currently \$42.11 per week. This is a set amount and does not depend on income or costs. The child may also be eligible for the Disability Allowance.

Note: Work and Income may also be able to help in other ways even if the patient does not qualify for any of these allowances. It pays to ask. Other specific financial support available includes:

- Home help
- Recoverable Assistance Grant
- Special Needs Grant
- Temporary Additional Support
- Advance payment of benefit
- Dental

### Other assistance

There will also be other assistance (financial and otherwise) available in your community to assist your patients including:

- Community Social Services
- DHB Charitable Trusts
- Medical Trusts
- Māori and Pacific Providers
- Non-Government Organisations (e.g. Cancer Society, Diabetes groups)
- Government Insulation and Clean Heating Grants

### PHO Initiatives

In addition to subsidies and support available nationally there are a number of PHO specific services to assist patients with health costs and access. GPs should be aware of all services their PHO provides, e.g.:

- Mental Health Initiatives
- Cardiovascular Risk Assessments
- Interpreter Services
- Emergency Prescription Subsidies
- Transport Assistance Schemes
- Sexual Health Clinics

**N.B.** Subsidy amounts and criteria were correct at the time of printing but may be subject to change. Check with the provider for changes.