

Dental and Allied Health Subsidy Program Policy

RSL Central QLD District



V01.2024



DENTAL AND ALLIED HEALTH SUBSIDY PROGRAM – POLICY

Program Aim

The Program has been developed in response to the District's Strategic Plan, Pillar 2:

"Central QLD will remain a highly relevant charity delivering services to veterans and their families".

In particular, the program aims to make access to dental and some allied health services easier and less costly for veterans in the District.

The Dental and Allied Health Subsidy Program is a welfare-based program developed to allow District service members the ability to undertake health treatment in a timely manner with financial support from the District.

This Policy aims to ensure that the program follows good governance and is administered efficiently, ethically and with financial accountability.

Background

Members in the District have differing levels of Private Health Cover, from no cover to Top Hospital and Extras. Regardless of the level of cover, there is almost always a gap in the cost of health treatment and the cost of associated aids, and the funds provided by a Private Health Insurer. That being the case, it is common to see delays in obtaining health treatment, or the provision of appropriate aids, due to an imposing cost.

Allied Health Covered

a) **DENTAL TREATMENT**

Any dental treatment costs are an eligible subsidy claim under the program. This includes six monthly checkups.

b) HEARING AIDS

While hearing tests are an eligible subsidy claim, the tests are free under Medicare for veterans. However, the cost of hearing aids and associated batteries, filters etc are an eligible subsidy claim under the program.

c) **EYEGLASSES**

While eye tests are an eligible subsidy claim, the tests are free under Medicare for veterans. However, the costs of glasses are an eligible subsidy claim under the program.



Confidentiality

Applicants must provide a general description of treatment or aids being sought on having been completed, including the quoted or actual cost on formal letterhead from the Provider. Applicants are not required to disclose full medical details or specific details of treatments and this detail should not be provided as part of the application.

All documentation produced as part of an application will be held in strictest confidence and only used by the District Executive when determining the application. The District Secretary will securely store only the bare minimum amount of documentation to satisfy current regulatory and legal requirements associated with record-keeping and auditing of accounts. Once the statutory timeframes have lapsed, records will be destroyed.

<u>Eligibility</u>

Currently, the program is limited to all categories of Service Members of the Central Queensland District and who live in the District, have at least 15 months continuous membership, and who:

- a) Have transferred to the District to live and have at least 15 months of current continuous membership in RSL Queensland
- b) Is not a permanent member of the ADF, and
- c) Has not been a permanent member of the ADF (including Full-time Reserve) in the past 12 months.

Exceptions

Members who have access to fully funded health treatment are not eligible for this program. This generally includes, but is not limited to:

- a) Members who hold, or are eligible to hold, a valid Department of Veteran's Affairs (DVA) Gold Card where the treatment is an accepted condition and fully covered by DVA are not eligible for this program;
- b) Members who hold a valid DVA White Card for specified Health Treatment, may be eligible as long as the treatment being sought is not included as part of the specified cover approved by DVA; and
- c) Current members of the Australian Defence Force and Full-time Reservists who are eligible for health treatment at Commonwealth expense.

However, service members referred to in (a) and (b) above, may be eligible to participate in the program under the following circumstances:



Hearing Aids

The program will cover costs associated with upgrading hearing aids to ones of better quality and the latest technology if recommended by an accredited audiologist in writing and to be provided with the application.

Eye Glasses

In most cases these service members are only entitled to one set of glasses. The program will cover 2 pairs of glasses within a two (2) year time frame.

Participating Health Practices

Members may seek treatment at any practice that has current registration within Australia (established under the Health Practitioner Regulation National Law).

Specifics of Subsidy

The District will budget funds for the program each year, with the following conditions to apply:

- a) The program is not eligible for District Charitable Objects funding.
- b) Travel and accommodation costs are not provided for in this subsidy.

c) The amount that any eligible member may claim each calendar year is \$1250.00, regardless of whether in a single claim or multiple claims.

d) The District operates on a calendar year basis and all claims need to be lodged at the District Office before the 20th of December in the current year.

e) All claims need to be submitted within a 1-month period after treatment.

f) Members may apply to District to have a package of treatment subsidized outside the program. For example, a member may require extensive treatment, funding may be sought through other programs in the District, but a quote will be required and prior approval from the District is needed before any treatment is undertaken.

g) Proof of payment from the provider (tax invoice showing a zero balance, receipts and eftpos receipts) must be included with the claim

h) All claim forms need to be correctly completed or they will be returned to the claimant

i) In special circumstances where the member is unable to cover the full cost of the treatment upfront, they may apply to the District to pay the amount direct to the supplier. A quote must be submitted with bank details of the provider included prior to the treatment.



Provision of Deliberately Incorrect or Misinformation by the Member

If the District Executive discovers that the member has been providing deliberately incorrect or misinformation when completing the application form, then the member will be immediately suspended from the program while an investigation takes place. The investigation may recommend that the matter be referred to the Police or disciplinary action be taken against the member through to RSL Tribunal and this could lead to the members membership being cancelled.

When signing the claim form, Members should be aware that they are certifying that the information provided is true and correct.

<u>Forms</u>

Members that wish to apply for the Dental and Allied Health Subsidy Program will need to complete the "Central QLD District Allied Health Cost Subsidy Claim Form". The form can be obtained by contacting the District Office.

Program Commencement

The program commenced in 2017 covering Dental Treatment only with a claim limit of \$1000.00

The Dental and Allied Health Subsidy Program was approved on 24th August 2019 and approved at the District Council meeting on the 21st September 2019. to expand to include Optical and Hearing and set to commence on the 1st January 2020.

The Policy was updated by the District Executive on the 4th February 2023 to increase claim limit to \$1 250.00 and approved by the District Council on the 25th March 2023.