

Ambulance Cover

Background

South Australian ambulance services are highly regarded, but are expensive and based on a user-pays cost-recovery system. Under the *South Australian Health Care Act 2008*, the SA Ambulance Service (SAAS) has a statutory requirement to charge a fee for ambulance service provision.

SAAS will invoice and recover the cost of ambulance services relating to the treatment and/or transport of a person, except in instances where:

- The person holds a valid and current Ambulance Cover membership
- The service is for the initial attendance at a motor vehicle accident
- Payment for the invoice is the responsibility of another party and such party has acknowledged responsibility for payment of the invoice.

The current SAAS incident response priorities and call-out fees for ambulance services are set out in the table below.¹

Incident Response Priorities	Current Call Out	Current Cost / per KM
Provision of Retrieval Team	\$3704.00	N/A
Emergency (road transport)	\$1064.00	\$6.10
Non-Emergency (road transport)	\$237.00	\$6.10
Treat no Transport (Treat at scene, no transport required)	\$237.00	N/A

As flat rate fees their impact on households is regressive (accounting for a higher proportion of income for low-income households), while the magnitude of the cost is prohibitive for most mid to low-income households. For instance, the cost of an emergency call out is 60% more than the entire fortnightly income for a single person on JobSeeker.

These costs may deter financially disadvantaged people from calling on ambulance services. Avoiding to call an ambulance due to the cost, when in fact one is needed, has obvious health implications for both the person involved, and for the state if the patient then requires more acute medical services and creates a longer-term burden on the health system.

¹ SAAS (2021) "Ambulance Fees" *South Australian Ambulance Service website*:
<http://saambulance.com.au/ProductsServices/Ambulancefees.aspx>

Policy Response

South Australia lags behind other jurisdictions in the ambulance subsidies it provides. Ambulance transport is free in Queensland and Tasmania,² and free or discounted in all other jurisdictions except the Northern Territory.

SACOSS has previously called for free emergency ambulance services in South Australia.³ This remains SACOSS' preferred policy position, but short of that, policy reform is needed in relation to the existing Ambulance Insurance Cover. The Cover is important in relieving costs and removing barriers to service, but the current rates (shown below) contain a poverty premium where those on the lowest incomes pay more than those on higher incomes. This is in part because the levies are flat rates (regressive), but also because the pensioner concession applies only to holders of an SA Pension Concession Card. This excludes many people and households on incomes significantly below the pension (for instance, those on JobSeeker, Parenting Payment and Youth Allowance) – meaning they pay more for this insurance than those on the higher income support payments.

	Standard Cover (Annual)	Standard plus interstate (Annual)
Family	\$179	\$211.50
Single	\$90.00	\$106.40
Pensioner Family	\$108.00	\$140.50
Pensioner Single	\$54.50	\$70.90

To remove this poverty premium and make ambulance cover (and ambulance services) more accessible to those on the lowest incomes, the concessions available to age pensioners should be extended to those on lower income support payments. This would mirror state government energy and cost of living concessions which are available to a broad range of Centrelink recipients.

SACOSS Proposal

Extend the current Ambulance Cover concession available to pensioners to all those on equivalent or lower incomes.

² The only chargeable cases are those related to motor vehicle or workplace accidents where insurance arrangements cover costs, and cases involving veterans where the Department of Veterans Affairs meets the cost of ambulance transport.

³ SACOSS (2020) *Submission to the South Australian Government's 2020-21 Budget*, South Australian Council of Social Service. <https://www.sacoss.org.au/sacoss-state-budget-2020-2021>