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**From:** Liz Hall-Downs [REDACTED]  
**Sent:** Wednesday, 2 June 2021 1:38 PM  
**To:** Exemptions  
**Subject:** 'Managed care' No Thanks!

June 2, 2021

Dear ACCC

I'm writing to express my concern at moves to introduce American-style 'managed care' to health care clients in Australia. As the wife of an American-Australian dual citizen I have seen firsthand via our extended family how allowing health insurance companies to dictate what treatments, investigations and medications patients are allowed to access has a detrimental effect of patient health.

These decisions should be made by patients and their doctors, not health insurance companies whose only concern is financial.

As a person with complex health needs, who has experienced ongoing chronic pain and disability for 40 years, I have felt increasingly grateful for the help I've been able to access here - while I've simultaneously helplessly watched on as American family members with similar conditions have been refused the treatments that have made me able to at least achieve some kind of quality of life; I've looked on as my American relatives have been left to languish in pain without adequate treatment as their conditions have worsened, and along with that their ability to earn a living or even keep themselves housed as healthcare costs become completely unaffordable and insurance companies refuse them the recommended treatments.

It's an absolute disgrace that Australian authorities would even consider making these types of changes to our system, which at present is one of the best and fairest health systems in the world. Please put a stop to this and save our right to proper, adequate health care as prescribed by trained doctors. Such decisions should never be made for us by bureaucrats and health insurance companies whose only interest is in the bottom line. Adequate health care is a human right and I wish to register my objection to the proposed changes in the strongest possible terms.

Sincerely

Liz Hall-Downs  
[REDACTED]  
[REDACTED]