
Hospital stay – financial support and family accommodation

Summary

- When you or a family member is experiencing a serious illness or long period of recovery, it can cause both emotional and financial strain.
 - There are many free financial counselling services offered by community organisations, community legal centres and some government agencies.
 - If you live a long way from the hospital, you can get help to find somewhere to stay close by.
 - Short-term or 'respite care' is available to give carers a break from their caring role.
 - Palliative care is care provided for people who have a life-limiting condition that has no cure.
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When you or a family member is experiencing a serious illness or long period of recovery, it can cause both emotional and financial strain. It is easy to become overwhelmed with the hospital experience and the uncertainty that comes with surgery and the road to recovery. Adding financial concerns to the mix only increases the stress for families.

All Victorian hospitals have a patient liaison officer on staff. It is this person's job to help patients and their families with any non-medical concerns during their hospital stay.

Information about contacting your hospital's patient liaison officer will usually be provided in the information pack you receive at your pre-admission appointment or when you arrive at hospital. Alternatively, ask your nurse.

Financial help for families

If a long-term illness is causing you and your family financial hardship, there is a range of assistance available. Start by speaking with a social worker (or patient liaison officer) at your hospital. They can often provide financial counselling or put you in contact with out-of-hospital supports.

Financial counselling

There are many free financial counselling services offered by community organisations, community legal centres and some government agencies.

The **National Debt Helpline** is an Australian Government service that provides free financial counselling for Australians experiencing financial difficulty. You can call the National Debt Helpline for confidential advice over the telephone or to find a financial counselling service near you.

No-interest loan schemes

No-interest loan schemes provide people on low incomes with affordable credit, usually for small amounts (under \$2,000) and usually for essential goods and services. These schemes are offered by more than 250 local community organisations in over 650 locations across Australia.

Financial hardship programs

Many providers of essential services, such as energy companies, offer payment plans to people who are struggling to pay their bills on time. Eligible customers can get a tailored plan that will allow them to stay connected to services through a period of financial hardship. Speak with your suppliers about what can be arranged.

Income protection insurance

Income protection insurance pays out benefits to policyholders who are temporarily unable to work because of an illness or accident. If you have income protection insurance, you could be covered for up to 75 per cent of your gross wages for a maximum time period, depending on your policy. Waiting periods usually apply.

Taking on extra debt

When money is tight, it can be tempting to take out a personal loan or to increase your credit card debt. Speak to a financial counsellor before taking on either of these options. Personal loans often attract high interest, as do most credit cards. These additional costs could lead to even greater hardship.

Accommodation support for families

Some hospitals employ an accommodation liaison officer to help rural, regional and interstate patients and their families to find suitable accommodation close to the hospital. In hospitals that do not employ an accommodation officer, speak to the patient liaison officer or social work department for advice about accommodation options close to the hospital.

The **Royal Women's Hospital**, for example, has a family accommodation service that can temporarily house families that live more than 100 kilometres from the hospital. It is also available in cases where the patient's condition is assessed as critical.

The **Royal Children's Hospital** allows one parent to stay overnight on a converted daybed in their child's room. There is some parent accommodation at the hospital, but a fee is charged for these rooms.

The nearby Ronald McDonald House in Parkville provides accommodation for parents or carers of critically ill children, breastfeeding mothers, and parents or carers who have had to travel a long distance. Fees are payable, but subsidies are available. For more information, see the [Ronald McDonald website](#).

Ronald McDonald House also has a facility on the grounds of **Monash Children's Hospital** in Clayton for families that live more than 100 kilometres from the hospital (families living closer can also be accommodated in some cases).

MediStays supports patients, carers and families to find accommodation near hospitals. This includes a range of accommodation types including hotels, apartments, patient lodges and private accommodation. MediStays also provides discounted accommodation rates, meal deliveries, transport assistance and links to accommodation and travel subsidies through the Victorian Patient Transport Assistance Scheme.

Victorian Patient Travel Assistance Scheme

The Victorian Patient Travel Assistance Scheme (VPTAS) is a Victorian Government initiative that helps rural and remote Victorians with travel and accommodation costs when they need to travel more than 100 kilometres for healthcare. Your local doctor or hospital can help you access VPTAS forms or you can get them from the [VPTAS website](#).

Respite care

Respite care is a form of short-term care that can be used after a hospital stay. It gives carers the opportunity to have a break from their caring role. It may be for a few hours, days, or for longer periods and can be given by friends, family or neighbours, or by formal respite services.

Respite care can happen in your home or at facilities such as day centres or aged care homes.

The Australian Government subsidises aged care but the costs for respite care depend on your financial situation and the kind of help you need. You will be expected to contribute to the cost of care if you can afford to, but you will not be refused help because you cannot pay for it.

If you need emergency respite care, contact your local [Commonwealth Respite](#) and [Carelink Centre](#) on 1800 052 222.

Palliative care

After treatment in hospital, you or a sick family member may be moved into palliative care. **Palliative care** is specialised care for people with a life-limiting illness who require care to alleviate symptoms and improve quality of life. These services also provide social, psychological and spiritual support.

Palliative care can take place in the home, at a hospital or in a palliative care centre or hospice.

Most specialist palliative care services in Victoria are funded by the government and you do not need a referral. Some charges, such as for equipment and medication not fully covered by the Pharmaceutical Benefits Scheme, may apply.

Where to get help

- Patient liaison officer
- Accommodation liaison officer
- Social worker

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