



## Financial support

- Living with a chronic musculoskeletal condition can be expensive
- The cost of medications, treatments and self-care all add up
- But there are resources and support available to help you if you need it

Money – or the lack of it – has been causing stress and headaches since we first started using it.

In our report [Making the invisible visible](#), 65% of respondents reported that they'd experienced financial stress due to having a musculoskeletal condition. The most common causes for this were:

- cost of specialist appointments: 50%
- cost of allied health appointments: 46%
- cost of medications: 39%
- cost of surgery: 19%.

Living with a musculoskeletal condition - [or multiple conditions](#) – [is expensive](#). Medications, healthcare appointments, time off work (or not being able to work), exercise classes, complementary therapies and aids and equipment, are costly. And that's on top of everyday living expenses.

If something unexpected then crops up – such as a global pandemic, a natural disaster, or loss of employment – finances may be stretched to the breaking point.

Fortunately there are things you can do if you're in this situation. And it starts now.

**Acknowledge the situation.** This is the crucial first step. As much as we'd like to bury our head in the sand when we feel anxious or worried about anything, it won't solve the problem. We need to acknowledge it exists and start to deal with it, one step at a time.

**Create a budget.** This may sound daunting, but you need to know where your money is going. You need to be able to track what money is coming in, and what you're spending it on.

[MoneySmart](#) is an Australian Government website that has a lot of tools and resources to help you manage your money. They have a section on [budgeting](#) to help you create a budget that works for you and your circumstances.

By understanding where your money is going, you can start to see where you can make some savings or cut some costs. It will also put you in a better position when/if it comes time to talk with your bank, utility companies etc.

**Know your rights.** When you're struggling and stressed it's easy to become overwhelmed. But there are laws to help protect you if you're suffering from financial hardship. The National Debt Helpline has information to help you [understand your rights and protections](#).

**Seek help.** If you're finding it challenging to create a budget, or find a way out of your financial problems, contact the [National Debt Helpline](#) (NDH) and talk with a financial counsellor. They're free, confidential and independent. You can use the live chat function on their website or you can call them on 1800 007 007 weekdays 9.30am-4.30pm. The NDH also has a huge range of other resources to help you if you're struggling with debt or getting your finances under control.



**Financial counsellors, advisors and planners – know the difference.** Financial counsellors provide a free service to help if you get into financial difficulty. They can help you sort out your finances and put strategies in place to help you manage your money better. Financial planners and advisors provide information and advice about financial planning such as investments and planning for your retirement. Their services are not free.

**Talk to your bank.** If you're having difficulties paying your mortgage, personal loans or credit card repayments, talk with your lender about your options, such as making smaller repayments over a longer period or pausing repayments.

The [Australian Banking Association](#) has some useful resources on their website, including information about your rights and what your bank can do to help you.

**Talk to your utility companies.** If you can't afford to pay your water, gas, electricity and phone bills, contact your supplier. But first, check out this information from the [National Debt Helpline](#) about how to do this.

**Be wary of buy now, pay later schemes, payday loans and consumer leases.** If you're in financial stress, these options may seem like a convenient way to pay for things you need immediately. However they're also an easy way to get into even more debt. Read this information from MoneySmart to find out more about the potential problems with [payday loans](#), [consumer leases](#) and [buy now pay later schemes](#).

**Talk with your doctor about GP management plans.** Living with a chronic condition (or multiple conditions) can cost a lot of money. Discuss accessing a GP Management Plan and Team Care Arrangement with your doctor so that you can get coordinated care to manage your health condition. You may also be eligible for Medicare rebates for certain allied health services. You can find out more on the [Department of Health website](#).

**Talk with your doctor and pharmacist about safety nets.** They exist to help lower the out of pocket medical costs for people who, due to their health condition/s, spend a lot of money on:

- [out of hospital services](#), such as seeing a doctor or specialist and some tests and scans (e.g. blood tests and CT scans), and
- [Pharmaceutical Benefits Scheme \(PBS\) medications](#).

Your doctor and pharmacist can give you more information about these safety nets. You can also find out more by clicking on the links above.

### **Find out about government allowances and benefits.**

The Australian Government provides a wide range of [allowances and benefits](#) you may be eligible for including:

- [Disability support pension](#)
- [Mobility allowance](#)
- [Concession and health care cards](#).

The Australian Government's Services Australia website provides a lot of information about these payments (and others), including information about eligibility criteria.

You can also talk with our nurses on the MSK Help Line if you're having trouble navigating your way through these social services schemes. Contact them on 1800 263 265 weekdays or email [helpline@msk.org.au](mailto:helpline@msk.org.au).

**Find out about the National Disability Insurance Scheme (NDIS).** The NDIS helps people under the age of 65 with permanent and significant disability get care and supports. It pays for reasonable and necessary supports that a person needs to live and enjoy their life. The NDIS also provides information and connections to local services to people who aren't eligible for funding. [Find out more about the NDIS](#).

**Urgent crisis support is available.** If you find yourself in a situation where you need urgent access to financial assistance contact:

- [Services Australia](#)
- [National Debt Helpline](#)
- [The Salvation Army](#)
- [St Vincent de Paul Society](#)

You can also access a list of emergency relief services via the [Department of Social Service Grant Services Directory](#). Simply enter your state/territory or your postcode, select which Programme you need assistance with – 'Disability, mental health and carers', or 'Families and communities' and the Service type – e.g. 'Financial crisis and material aid – emergency relief'. Hit 'go' and a list of services in your area will appear, with a link to their website for more information.

### **There's light at the end of the tunnel**

When you're in debt or dealing with financial hardship, it can seem like there's no way out. But there are a lot of organisations and services available to help you. This article has just scraped the surface of them. There are many more in the *More to Explore* section.

## How we can help

Call our MSK Help Line and speak to our nurses. Phone 1800 263 265 or email [helpline@msk.org.au](mailto:helpline@msk.org.au).

We can help you find out more about:

- arthritis and musculoskeletal conditions
- ways to live well with these conditions
- managing your pain
- upcoming webinars, seminars and other events.

## More to explore

- [Department of Social Service Grant Services Directory](#)  
*For details of active grants and organisations providing service delivery.*  
Australian Government
- [Good Shepherd – Financial services](#)  
*Provides free financial counselling, support with managing credit card debt, negotiating with creditors and more.*
- [Keeping your medicines costs down](#)  
*National Prescribing Service*
- [Making the right financial moves during the COVID-19 coronavirus outbreak](#)  
*Choice, 7 April 2020*
- [MoneySmart](#)  
*For free tools, tips and guidance to manage your money and take control of your finances.*
- [National Debt Helpline](#)  
*For free information and advice to get out of debt and manage your finances.*
- [Rural Financial Counselling Service \(RFCS\)](#)  
*Free confidential service for rural people experiencing, or at risk of, financial hardship.*
- [Save money on medicines](#)  
*Choice, 7 March 2016*
- School costs  
[MoneySmart](#) and [National Debt Helpline](#) provide information about paying for school expenses.
- [Services Australia](#)  
*For information about government payments and services.*
- [The Salvos – Financial assistance](#)  
*Provide free information and resources to help you manage your money. Includes You're the Boss, an award-winning financial-skill-building program, financial counselling, financial coaching, webinars, no interest loans and more.*