

Some Australian seniors skip regular health checks as cost of living bites

New research reveals healthcare costs are a concern for Australia's over 50s, as the cost-of-living crisis worsens.

Sydney, May 2023 – The cost of healthcare is a significant concern for Australia's vulnerable ageing community, with new data revealing many over 50s are cutting back on healthcare expenses to deal with the rising cost of living.

New research by Australian Seniors has revealed that while close to 1 in 2 (45%) Australians over 50 are living with a chronic health condition, the same proportion (45%) have reduced their healthcare spending in response to the cost-of-living crisis – sometimes skipping or reducing regular dentist and GP visits and reducing the expensive healthy ingredients they are buying.

Commissioned by Australian Seniors in partnership with consumer research group CoreData, The [Cost of Health Report 2023](#) surveyed 1,200 Australians over 50 to uncover their attitudes towards healthy living, the associated costs, and the state of the public health system in 2022.

With survey respondents estimating they spend on average \$1,586 in out-of-pocket healthcare expenses each year, totalling just over \$14 billion annually nationwide, it's unsurprising that healthcare costs are a major concern for Australian seniors. In fact, paying for unexpected medical costs (61%), specialist doctors (50%), dental check-ups (43%), medicine (34%), and GP appointments (28%) are among the most concerning healthcare expenses given the rising cost of living.

With the rising cost of living showing no signs of slowing, the report reveals a large proportion alarmingly sacrificing their health to make ends meet: skipping or reducing regular dental check-ups (23%), GP visits (14%), allied health services (13%) and specialist appointments (11%), along with purchasing fewer healthy ingredients for meals (21%).

Professor Emily Callander, Health Economist at University of Technology Sydney commented: "Over 50s are clearly telling us that affordability is vital for them being able to access healthcare, and over half are having to skip care due to the cost. Sadly, they are having to miss out on preventive areas of healthcare – the very areas that are going to keep them in better health down the track".

"We may see that the over 50s skipping care now results in serious issues for the health care system in the future – as they may end up needing more complex care due to preventable conditions. Healthcare affordability is an individual issue for the over 50s, but also for the entire healthcare system and society in general that ultimately funds it", Professor Callander added.

The affordability of medical treatments and healthcare services among the community exposes a larger issue around the accessibility of the Australian public health system, particularly as tensions around GP bulk-billing come to a head.

The survey found as many as 3 in 5 (60%) are completely or largely reliant on Medicare to be able to afford the health treatments they require, while over 7 in 10 (71%) agree it's getting harder to find doctors who provide sufficient bulk billing or an affordable payment gap. In particular, those reliant on Medicare to cover costs have cited doctor & specialist appointments (90%), diagnostic tests (63%), medication (57%), chronic disease management plans (22%), or mental health care plans (15%), as health costs they tend to rely upon.

Among the over 50s community, close to half (49%) always use a bulk-billing GP, typically waiting 7 days on average to get a GP appointment when needed.

What's most concerning is that access to affordable healthcare is even more difficult for those in rural areas, with 57% of Seniors who describe themselves as living in a rural area agreeing that they have to travel some distance to find affordable bulk-billing GPs with acceptable wait times.

According to the findings, wait times for appointments and treatments (68%), emergency services/paramedics (66%), and the aged care system (63%) are among the top issues facing the Australian public health system in 2022.

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About Australian Seniors

Australian Seniors launched in 1998 to meet the needs of the often ignored over 50s market. Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different through the diverse offering of our life, funeral, car, home & contents, landlords, pet, health and travel insurance products by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and cost-effective. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.

About the Australian Seniors Research Series

The Cost of Health Report 2023 forms part of the Australian Seniors Research Series. In its latest instalment, this study explores how Australia's over 50s are dealing with health costs amid the rising cost of living. It also explores perceptions around the state of the public health system among the over 50s community.

The report is compiled based on research commissioned by Australian Seniors and conducted by CoreData between 14 and 21 November 2022. The research was conducted via a quantitative online survey, gathering 1,200 responses from Australians aged 50 and above. The sample is representative of the general senior population of Australians in terms of age, gender, wealth, and state/territory.