

Accessing treatment that isn't available on the PBS

It's important to be aware of all the options available to you, including treatments that are not listed on the PBS, or only available through the PBS for later stages of treatment.

Sometimes, a treatment not currently available on the PBS might be preferred over a treatment that is available on the PBS. If a treatment isn't available to you on the PBS, there may be other ways to access treatment at a more affordable cost, including the following options.



Join a clinical trial

You may be able to access treatments not available on the PBS (usually at no cost) through a **clinical trial**. Although there are different types of clinical trials, all trials are designed to see how one treatment works compared to another, or to no treatment at all. If you enter a clinical trial, you will be given one of the treatments, or a placebo, and then monitored over the course of the trial to determine your response. Ask your doctor about the different types of clinical trials, and if there are any clinical trials that might be suitable for you. Alternatively, you can visit [clintrial.org.au](https://www.clinicaltrials.gov) to see a list of current clinical trials.



Join an access program

Some pharmaceutical companies have **access programs** to help lower the cost of treatments not available on the PBS. Sometimes, treatment is available free of charge for specific tumour types and for people who meet specific criteria. Ask your doctor to check with the relevant pharmaceutical company to see if this is an option for you.



Use an insurance policy

Some health insurers may cover some or all of the cost of treatments not available on the PBS. Contact your health fund or insurance company to check what your policy includes. You may also be entitled to claim insurance benefits if your diagnosis impacts your ability to work. Some life insurance policies and superannuation funds will have provisions in place to provide income protection and other support. Contact your insurer or your superannuation fund to find out more about your entitlements.

More information on accessing insurance through your super can be found by scanning the QR code above or visiting: <https://moneysmart.gov.au/how-life-insurance-works/insurance-through-super>



Contact cancer support organisations

Cancer support organisations may be able to provide financial and practical support. Contact the Cancer Council on **13 11 20** to ask how they might be able to support you.



Accessing superannuation

Some superannuation funds will allow individuals early access to their superannuation for certain reasons, including medical treatment, medical transport and mortgage assistance. Early or compassionate access to superannuation will differ between funds, so contact your superannuation fund to find out more. The Australian Taxation Office also has some useful information on accessing your superannuation. Scan the QR code or visit their website: <https://www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/early-access-to-your-super/>



Pay for the treatment yourself

If you pay the entire cost of a treatment at your own expense, this is called a 'private script supply'. Some people also use crowd-funding or fund raising to help pay for their treatment privately.

Speak with your doctor to discuss whether a treatment not available on the PBS is the appropriate choice for you.