



**As part of our commitment to all Queensland women being able to make their own reproductive health choices, we have a financial assistance program for disadvantaged women seeking abortion or long acting contraception.**

Coming up with the money for an abortion or for long acting reversible contraception can be hard, especially for women on low incomes, those in regional or remote areas, or women without access to financial resources or supportive friends or family. If you're in this position, you're not alone. We have helped thousands of women access abortion and contraception since 2000. Remember that abortion is cheaper earlier in pregnancy, and the price goes up as your gestation increases.

**We can't provide the money for your entire abortion procedure, nor can we provide assistance to everyone who asks. If you've decided to have an abortion and would like to talk about financial assistance options with us, it's important to contact us by phone as soon as possible. It is difficult to arrange financial support at short notice.** Because of the high level of demand from women seeking abortion or long acting contraception, there are strict criteria for accessing our financial assistance.

If you qualify for assistance, we may be able to offer one or a combination of any of the following, depending on your circumstances:

- No Interest Loan for abortion or long acting reversible contraception
- Small donation from us which you don't have to repay
- Free or discounted long acting reversible contraception
- Help in finding other organisations or sources of financial assistance for you.

Any money we provide will be paid directly to your abortion or contraception provider.

## **Help we may be able to offer you**

### **No Interest Loan Scheme (NILS)**

Our Women's NILS 4 Health program is an accredited No Interest Loan Scheme and loans of up to \$250 (or

more in some cases) are available for women who are seeking abortion or long acting reversible contraception and:

- Live in Queensland
- Hold or are eligible for a Centrelink concession card (eg Health Care Card, Pension Card)
- Have the capacity to repay at a minimum of \$15 a fortnight.

Loan amounts and repayments are considered on a case by case basis as we recognise that each woman's situation is unique. Our main priority is making sure that we don't make your financial situation worse by approving a loan you are going to find it hard to repay. [You can contact us](#) to inquire about a no interest loan if you fit the criteria above.

## **Donation**

We've been providing small donations to disadvantaged women seeking abortion for over 15 years. Donations of up to \$100 might be available to you depending on your circumstances. The funds we use for this program have been donated by our supporters. We don't have government or other funding to use for this purpose. Because of this, we can only help women in really terrible circumstances, and can't provide donations to everyone struggling to afford an abortion. [Contact us](#) to talk about what we can do to support you.

## **Other options you may be able to consider**

For many women, a combination of a loan or donation, help from family and/or friends, assistance from other organisations, and other measures are often necessary to raise the funds they need. The list has some suggestions of places you might look to for help. It's important to consider your own circumstances and which of the below options might be safe for you to pursue.

You might need to explore several of the following options at once or one after the other. This can involve several face to face appointments and can take time, so be prepared to be patient and remember that you can call us for help at any time.

### **Ask your personal support network**

Depending on your circumstances, this might include the man involved in the pregnancy, and your friends and family.

Women often tell us that they don't want to ask for help from people they know because they're worried about being judged. If you are worried about this because you know how certain people in your life feel about abortion, that's okay. But if you don't really know people's opinion about abortion, you might be surprised. Remember that the vast majority of Australians – around 80% or more according to reliable opinion polling – support women's right to choose abortion. Many women who have expressed concern about asking for support from a friend or relative have later told us that not only was the person in question helpful, but that they shared their own abortion story too.

Keep in mind your privacy and your safety when you are choosing who to ask. If you're worried that you might be put at risk, think about who else you could turn to for support. This is very important if you are living in a relationship with someone who is violent or controlling.

## **Reschedule payments on rent or other bills**

Most utilities companies are willing to organise payment plans for bills if you approach them before it is overdue.

The [Home Energy Emergency Assistance Scheme](#) may be able to provide further financial assistance. This scheme, administered by the Queensland Government and energy providers, provides one-off emergency assistance to low-income households. To be eligible for assistance, you must have experienced a short-term financial crisis or unforeseen emergency, within the past 12 months, limiting your ability to pay your current electricity and/or gas bill. [Check the Queensland Government website for more information.](#)

Rent may be harder to arrange depending on the willingness of real estate/landlords to be flexible. Your rental history will also help determine whether this option is worth exploring – if you've a history of arrears or non payment, you may be putting your tenancy at risk.

If your bills are paid automatically through Centrelink, it takes a few days to suspend payments through this system.

## **Sell or pawn items to raise funds**

This option obviously depends on whether you have disposable assets or valuable items you might be able to do without for a period of time. Be aware though that the longer term consequences may leave you as badly or worse off than you were before, or you might lose some items can't keep up with payments.

## **Wages advance**

Some employers may be willing to discuss this option if it is due to a medical procedure, but again, your privacy is something to keep in mind.

## **Credit card or bank account overdraft or loan**

If you don't have a steady income this option is unlikely to be worth exploring. Some banks have quite quick online approval systems. A family member's credit card might also be used with details given over the phone on the day of the procedure - check with your closest abortion provider prior to the day of procedure, as not all clinics offer this option.

## **Access Centrelink support through crisis payments**

Crisis payments are available through Centrelink to assist women to leave a violent relationship in some circumstances; these can be difficult to access due to strict criteria that must be satisfied, and have strict timeframes.

If you're already receiving benefits you might be eligible for an advance payment through Centrelink if you haven't accessed this already in the past 12 months. Repayments are then deducted from ongoing benefits automatically.

Early payments can sometimes be negotiated as well. Support from social workers within the Centrelink system will probably be needed for this.

### **Access Superannuation early**

[In some circumstances](#) people can access superannuation early on compassionate grounds for medical treatment. Again, the application process and decision making timeframe can rule this option out, unless you are still early in pregnancy and can afford to wait a couple of weeks to receive funds.

### **Access Emergency Relief funds**

Emergency Relief (ER) are federal funds administered by community organisations that can provide money to clients in need at the organisation's discretion. In Queensland the majority of ER funds are administered by faith-based organisations, which are unlikely to support abortion access. However, faith-based organisations may provide financial assistance for housing, food costs, or other daily living expenses, so you can use your own money for the procedure itself.

### **No Interest Loan Schemes**

Only a small number of providers of No Interest Loans offer loans for medical purposes; additionally, timeframes for organisational decision-making can be too long, unless you can afford to wait a couple of weeks to receive funds. [Check nearby NILS providers on the program's website.](#)

### **Patient Travel Subsidy Scheme**

If you're in a rural or regional area and have to travel to access a procedure that your local hospital or health district, you're eligible for financial assistance through the [Queensland Government's Patient Travel Subsidy Scheme \(PTSS\)](#). The Queensland Health website provides the following information:

*“The Patient Travel Subsidy Scheme (PTSS) provides assistance to patients, and in some cases their carers, to enable them to access specialist medical services that are not available locally.*

*A subsidy is provided to approved patients and carers (escorts) to assist in the cost of travel and accommodation to the nearest specialist medical service that is more than 50 km from the patient's nearest hospital. An application form must be completed and forwarded to the hospital nearest to the patient's place of residence. These hospitals are responsible for all aspects of patient travel, and inquiries regarding the subsidy should be directed to these facilities.*

*A medical practitioner must refer the patient to the specialist medical service.”*

More information and application forms are [available from the Queensland Health website.](#)

Sometimes unsupportive health workers can prove a barrier for some women seeking PTSS for abortion. [Contact us](#) if this is the case in your community.

### **Travel interstate or overseas**

If you're from another Australian state it may be cheaper for you to travel home for the procedure. If you have

family or friends you can stay with close to a clinic there is often a significant cost saving to be made, even after flights are paid for.

If you're on holiday or working in Australia it may be cheaper and easier to travel home for the procedure, depending on your country of origin.

Most international students and tourists are not covered by Medicare and face extremely high out of pocket costs to access an abortion in Queensland. Sometimes this is fully or partly covered by their travel insurance, and some travellers or those born overseas but living in Australia may have access to reciprocal Medicare coverage; it is worth exploring these options if you have not already done so.

## **Victim Assist**

[Victim Assist](#) is a Queensland Government program that provides financial assistance to victims of violent crime to get their lives back on track. The legislation that underpins Victim Assist identifies pregnancy as an injury that can result from the violent crime of rape. More information is available on their website including application forms. If you are outside Queensland, check with your state government as most jurisdictions have similar schemes available to assist victims of violent crime.

In Queensland, police involvement is not necessary and applications have recently been made a whole lot simpler. People who have experienced domestic violence are also now eligible to apply. To apply for financial assistance you will need to provide some evidence of the injury and can do this through a broad range of options including counsellors, support services, doctors or hospital/court records. In addition to help with recovery expenses, you may also be eligible for a special assistance payment so this is also worth checking out.

*Last modified on: 12 December 2017*