Pharmacists may become privy to the caregiver’s social and financial situation and thus be able to guide them to organisations where further support is available.

**Financial stress**

Carlisa returns 4 weeks later for a prescription refill, and mentions that her mother’s pain is now tolerable. Carlisa seems tense though and when asked, she recounts a handful of monetary stresses that are causing her to be anxious, on top of balancing her work obligations and managing a three year old child.

**Competing tasks**

There is potential for issues to develop as the caregiver manages multiple responsibilities and forgoes their own needs, in favour of those of the patient. National organisations have a range of relevant resources that are available to support caregivers in their role including financial supports, programs and services.

**Financial support**

- **Carer Allowance:** A fortnightly income supplement for caregivers providing daily care at home to someone with a disability or severe medical condition or to someone who is frail aged;
- **Carer Payment:** Financial support for people whose caring responsibilities prevent them from taking on substantial paid employment;
- **Carer Supplement:** An annual lump sum payment to help with the costs of caring for a person with disability or a medical condition when receiving either the Carer Payment or Carer Allowance.
- **Child Disability Assistance Payment:** An annual lump sum payment to help parents with the costs of caring for a child with a disability;
- **Carer Adjustment Payment:** A one-off lump sum payment to help families deal with the increased costs of caring for a child younger than 7 years old who has had a sudden and severe illness or accident;
- **Bereavement Allowance:** assists with settling financial affairs associated with expenses incurred by the deceased prior to death; and
- **Utilities Allowance:** assists with income support recipients with their utilities bills.

Where patients are registered with a Specialist Palliative Care Service, the caregiver may have access to a social worker, who can assist them with applications for financial support.

Where a person with a life-limiting illness is on multiple medicines, a discussion with the caregiver about the patient’s eligibility for the Pharmaceutical Benefits Scheme (PBS) safety net may be worthwhile.

Furthermore, the PBS palliative care schedule provides for a wider range of medicines to the general listings section. It may be useful in discussing alternative prescribing options with GPs to increase affordability of medicines.

The next update will explore other programs and services available to caregivers.

**Useful resources**

- Australian Government Department Of Social Services: [Disability and Carers](#)
- Australian Government Department of Human services: [Payment Finder](#)
- Palliative Care Section of PBS

For more information

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