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To Whom It May Concern

My experience in the treatment of Department of Veterans Affairs and Comcare as both of these departments seen to have no compassion for veterans and their treatment and their health and wellbeing. Both departments at all costs fight to deny a claim and at times the process only aggravates the condition. They also appear to discredit a claimant as well as doctor shop by DVA and Comcare to get the outcome to deny liability at all costs.

I have seen enough suicides within the workplace with two work colleagues and a best mates son at the age of 27, but still we have departments that would fight to deny claims attributed to aggravation of mental health.

I have placed a number of claims some accepted and others rejected claims with DVA and Comcare what stands out always is once a claim is submitted it is always rejected even if there is plenty of medical evidence to support the claim. It also appears that when claims become more complex even legal firms are less likely to take on a case. From my own experience the claims process is never simple I would just like to know my rights and what I may or may not be entitled to. Honest answers to my questions. In my own case I commenced my working life in the Navy for twenty years and have continued with Australian Federal Police with no breaks but still Comcare fights to discredit and reject claims. DVA also the same outcome. I am lucky I have a gold card to meet most medical bills which is more important than money. My health has only got worse and working less hours to cope with the medical conditions and as a result taken some \$30,000 pay cut to manage my health and wellbeing As I have worked for government for all these years some 37 at which point suffering from medical condition or health when did it occur? The only good thing that DVA has achieved is allowing access to mental health services without question that has been the most important action taken.

The claim process at times is not worth the increased stress and anxiety of PTSD outcomes. To be told that sorry Sir you have reached 100% disability so why are you lodging more claims. But each event is a separate claim with no one that was able to assist.

The claim process needs to be more streamlined. The world according to GARP may need to be changed to reflect the outcomes of health of all veterans and to receive top medical care. I would not want to be treated as a second class citizen because I use a white or gold card. We as veterans have given enough for this country more so than most. We may go off to foreign lands to fight but we should not have to fight DVA for our entitlements. It would be nice to be informed of what you may be entitled to.

It also shows the system is flawed that you require an advocate to assist you with your claim at least they are unbiased unlike if law firms are involved the only winners there the legal firms. I hope we don't need to get legal advice to lodge a claim with DVA to get an outcome. The system needs to be looked at as a customer and how they treat those customer.

My customer experience has nothing but contempt for DVA and Comcare in how they have handled my claims and claims of my fellow work colleagues, service members and veterans.

There was enough issues with DVA to prove that I was an Ex Submariner who was awarded Australian Special Operations Clasp. Paper work of ADF also left a lot to be desired including personnel files and medical records. Again this is all evidence that DVA and Comcare rely on. But if the records were not maintained then and now you have no way to prove that it occurred but are always happy to reject claim on that basis first.

Nothing in the DVA process at times is easy and the treatment of veterans at times applying for a claim is nothing short of contempt for their service of their country.

Yours sincerely

Richard COATHUP