

**From:** Tim Boon  
**To:** [medboardconsultation](#)  
**Subject:** Submission - Public consultation on a revised registration standard - Granting general registration to Australian and New Zealand medical graduates on completion of intern training  
**Date:** Thursday, 15 December 2022 3:47:16 PM  
**Attachments:** [image001.png](#)  
[image003.png](#)

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Afternoon

Am writing with regards to the new guideline proposals

Case - Ahpra had an issue with [REDACTED] in 2014-15 as many patients had difficulties post operatively. At the time they were using ZipMoney, who paid direct to [REDACTED] before treatment and were selling it as 'a cup of coffee a day'. As a result Ahpra came out with the new legislation in Oct 2016 to shut [REDACTED] down.

Tim Boon (TLC) has 18 yrs experience working within the medical space [REDACTED] [REDACTED] one of our affiliate medical businesses, offer TLC to their patients. After 6 months of due diligence by their board on our ethics, faith & patient care.

TLC is the only company that funds direct to the patient always – this allows the patient to use the clinic that is right for them & they enact their service

TLC is the only company that covers all patient fees – doctor, hospital, anaesthetist, pharmaceutical etc & post treatment – dietician and or psychotherapy etc

TLC doesn't provide secondary debt options like Afterpay, Openpay, Zip Pay

TLC has no early pay out fees – specifically for medical, Any MBS or private health rebates can be added back on their payment plan at no charge

TLC offers the lowest options for patients nationally starting from 6.95% - Credit card rates average at 18%

TLC does not provide any incentive or charge the clinics any fees at all

An option should be available to the patient which they control – with TLC the patient manages the whole process with us compared with clinic staff completing applications on behalf of patients for interest free options – clinics shouldn't be able to receive the funds directly from pay day and interest free companies that dictate and minimise the patient choice of where to obtain treatment. TLC allows the patient to use any Clinic in Australia – it's their choice.

To make sure the patient has the right option and give them sole control on which procedure and specifically which clinic they want to choose – here is an option for 14.3 that gives the patient more control:

14.3

The medical practitioner must only offer payment plan options to patients, that allow the patient to control all aspects of the process and therefore making the patient solely responsible for all out of pocket expenses pertaining to the treatment as part of the cosmetic

medical or surgical services. This does not preclude a practitioner from informing patients of accepted payment methods such as credit cards (e.g. Visa, Mastercard), buy now, pay later products (e.g. Afterpay, Openpay, Zip Pay) or from offering the option to pay for a procedure in instalments in a non-commercial payment arrangement between doctor and patient.

Let me know appreciate your response

Cheers

PAYMENT PLANS WITH  
**TLC**  
*Total Lifestyle Credit*

Tim Boon

*Director*

**Total Lifestyle Credit**

w: [tlc.com.au](http://tlc.com.au) e: [REDACTED]

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