Good morning,

I am a 36 year old woman from Brisbane. I work full time as *[redacted]*. My husband is also 36, and until 2012 was *[redacted]*. We have been married 10 years. In 2012 his health took a turn for the worse, and he had to stop working. I became his full time carer. He was recently medically declared unlikely to ever work again. I have two step children aged 14 and 12.

Due to a combination of lifestyle choices and health issues, as of 2014 I weighed 197kg. I am 5’4” tall. I had become so obese, I was unable to exercise without causing myself significant injuries. I had no blood pressure or blood sugar issues, but that was not going to last. To lose weight through diet alone would have taken many years to have any significant impact on my health. I was dying, and I could feel it. I needed to act before I did even more damage to myself.

My doctor and I both agreed that gastric bypass and gastric sleeve surgery could save my life, but there is no way I could support my family and pay the $13,500 that it would cost.

Given the sudden and drastic changes to our financial situation in 2012, our only income was mine. We had been saving for a home prior to hubby getting sick, but the transition to a single income, as well as my husband’s medical costs, had decimated our savings.

The decision to cut out a large portion of your stomach, and have it re-routed to further along your digestive tract, is not an easy one. I also had a responsible surgeon that strictly enforced weight loss prior to surgery, counseling and training with a dietician. By my surgery date in June 2015, I had lost 20kg, however my weight loss had plateau’d even when on a liquid diet of just 3 weight loss shakes per day, and water.

However, in the 12 months after my surgery, my weight dropped to 109kg, where it has remained ever since.

I carry a significant amount of excess skin (approximately 20kg of it!) however my health is excellent, and being able to MOVE how I want, when I want, is liberating! I can exercise. I am no longer in pain every day. I can play with my children. I have the energy and strength I need to live a full life.

If I had not been able to use my super to do this, I would not have lived to access my super. It cannot be said any simpler.

My weight had gone past the point where I could recover from it before suffering real health issues, if at all.

This is not a convenient life choice. It is not cosmetic. People like me would die before reaching the age of 65, or be so riddled with health issues they would never properly recover.

In relation to using super to pay for IVF, I will say this:

My husband and I have been trying for a baby for 9 years. Getting pregnant is something that normally costs a couple nothing but a good time. For people like us, just finding out WHY we aren’t pregnant can cost hundreds. To get IVF would cost thousands.

We have recently looked into bulk-billed IVF. Before we could be accepted as patients, I had to weigh 89kg. No exceptions: it is a numbers game, and I have to be a specific BMI before I can play.

I explained my dramatic weight loss, that I am carrying 20kg of excess skin, that my doctor and dietician were satisfied with my current weight and body fat. I even showed them a bio scan showing my fat/muscle/bone weights. It did not matter that the combined weight of just my bones and skin was 73kg. If the total weight of my organs and blood was not 16kg or less, I was not allowed to access bulk-billed IVF or fertility treatment.

And sure, if I had a spare $53,000, I could get the excess skin all removed. But I don’t have that money. And who would get a body lift and tummy tuck BEFORE having a baby?

We have accepted the fact that IVF is just not an option for us financially, which is gutting. But after my surgery, we do not want to dip into our super again. We are also lucky to have my step children. They are not my own children, but I love them like they were. That will have to be enough for us.

However, I can completely understand why a couple like us would choose to use their super to have a baby. We live comfortably, but we do not have tens of thousands of dollars available to us to get what others get for free: the opportunity to be parents to a child of our own.

To some, they would rather have the things that make life worth living, rather than a comfortable but lonely retirement.

I appreciate you taking the time to read my submission. *[redacted]*

Kind regards,

*[redacted]*