As a GP who have been asked by patients to sign forms to allow early access to superannuation for the purpose of breast augmentation for low self esteem, anxiety or depressive disorder, or the common story of being bullied because of "flat chest", I wish to express my opinion (anonymously) from what I have observed.  In my experience:

1. Patients who make these type of requests (using super for cosmetic enhancement) have other underlying issues which is chronic and cannot be solved by surgery alone.

2. Patients often are in denial of their underlying psychological issues and unlikely to believe that surgery will not fix their problems (in fact, most of them are adamant that surgery will solve everything).

3. Surgery may seem to improve their situation for a short time, eg. a few months or 1-2 years.  Then reality will return and the problems are still there - unchanged.

4. Patients often do not realise that to maintain surgical results, implants may need to be replaced every 10-15 years, and maintaining the surgical results can be expensive, they may have to keep dipping into their super more than once (for revision surgery)

5. If the post operative result did not meet their expectations, then the patient will be in a worse position than before the surgery psychologically.

6. What happens if there was a complication - such as infection, wound breakdown, will there be enough super to cover more surgery?

7. What happens if surgery cause more harm such as increased risk of lymphoma related to implants, then patient will definitely need more funds for life threatening illness.

8. All surgery carries risks and this is a surgery that is one surgery that  is purely elective.

I don't think it is wise to allow early access to super, unless it is absolutely necessary for life threatening condition.

Thanks

Anonymous preferred