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Child abuse campaigners want reforms to Centrelink, insurance repayments from compensation



By Kimberley Price

PM

Child Abuse

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Richard Turner has been awarded compensation for the child sexual abuse he experienced. *(ABC News: Danielle Bonica)*

In short:

When survivors receive compensation, many may have to repay Centrelink, Medicare and private health insurance amounts relating to their abuse.

Richard Turner, a child abuse survivor, believes the system should instead be streamlined.

What's next?

The Department of Social Services says the federal government is committed to ensuring the National Redress Scheme is reflective of the needs of survivors.

Richard Turner says he was 10 when he was abused by his Beaumaris Primary School teacher and later convicted paedophile Darrell Ray.

What began as touching soon escalated.

"We were spending time in the library, either before or after lunchtimes, where the doors were locked and no-one else was in there," Mr Turner said.

"And ultimately, he raped me in about March of 1974."

Mr Turner went on to high school at Brighton Grammar.

Despite struggling with his grades, it was his singing voice that shone through, and he was mentored by his teacher Ian Bridge.

"He spent the next 12 months teaching me how to sing," Mr Turner said.

"But along with that, I was also groomed by him and physically and emotionally abused by him."

Ian Bridge died in 1982.

Darrell Ray would eventually be brought to justice by other survivors of his abuse while a teacher and football coach in Melbourne.

However, [he died during criminal proceedings](#) brought against him by Mr Turner.

Sexual assault support lines:

- [1800 Respect National Helpline](#): 1800 737 732
 - [Men's Referral Service](#): 1300 766 491
 - [Lifeline](#) (24-hour crisis line): 131 114
 - [Victims of Crime Helpline](#): 1800 819 817
 - [Full Stop Australia](#): 1800 385 578
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The now 62-year-old turned to civil proceedings in the Victorian Supreme Court in 2023 against Beaumaris Primary School, Brighton Grammar School and the State of Victoria.

"I was, obviously, very young and he'd taken something from me that my body wasn't even ready for, let alone a little boy, at 10 years old," Mr Turner said.



Richard Turner and his wife Fiona say the abuse compensation process is difficult. *(ABC News: Danielle Bonica)*

After two years of proceedings, he settled out of court and was awarded compensation.

But when survivors receive compensation, many are required to repay any Centrelink, Medicare and private health insurance for any payments they have received relating to their abuse.

While these amounts are taken into account when compensation is calculated, they are subtracted from the lump sum before the money reaches survivors' bank accounts.

Mr Turner had to repay more than \$90,000 to his private health insurance, relating to three stays at a mental health clinic during his criminal and civil proceedings.

"The view is that they have already compensated you enough in your settlement, but that's a fallacy," he said.

"This money represents my abuse, [it] made me feel sick.

"Knowing that they'd also taken money from me, surely I can't be the only one that feels that way, and it needs to change."

Mr Turner believes the system should be streamlined, and any repayments should be accounted for early in the process so that survivors can plan for the full amount they will receive.

"The civil compensation journey is really quite long and arduous, to have a system where they also take another bite at the cherry, there's no such word as closure," he said.

Calls to streamline process

Michael Bradley, managing partner at Marque Lawyers and a board member of the Grace Tame Foundation, supports the idea of a streamlined approach to limit the burden on survivors.

"Coming at the end of what has inevitably been a very traumatic process itself, it's just sort of a bit of a final nail in the coffin," he said.



Michael Bradley says the compensation process for survivors can be traumatic. *(Supplied: Michael Bradley)*

The reason for the repayments is to prevent survivors from being paid twice by the government or insurance agency.

"The theory is if the Commonwealth has, through Medicare, paid you something towards that, then obviously that money should go back to the Commonwealth and back to the taxpayers," Mr Bradley said.

"Otherwise, there's a windfall gain."

However, the process to calculate the required repayment amounts can take months.

Sexual Assault Services Victoria chief executive Kathleen Maltzahn supports a change to the compensation system and is pushing for further reforms.



Kathleen Maltzahn wants repayments out of historic abuse compensation settlements scrapped. (ABC News: Rudy De Santis)

"This is not like a Tattsлото win. This is a tremendously difficult process where someone has to explain the worst thing that ever happened to them, every decision they've made subsequently and wait essentially, for the institution to haggle over the price of the loss to their life," she said.

"If you've paid your insurance dues and they've been written off, often many years ago, too late for the insurer to come back.

"If you've received the disability support payment for years when you had no prospect of having compensation, the government should just wear it."

She said she believed the onus was on the federal government to create a more streamlined system.

"Governments increasingly are understanding the impact of historic institutional child abuse and doing everything, everything they can to improve things for survivors," she said.

"This is absolutely fixable."

Many survivors unaware of repayment requirements

In a statement, the Department of Social Services said compensation recovery was a long-standing practice and principle of the social security and health systems for compensation payments.

The department said the federal government was deeply committed to ensuring the National Redress Scheme was reflective of the needs of survivors.

Private Healthcare Australia, the industry's peak body, said in a statement that health insurers, in accordance with the law, were entitled to be refunded for any benefits they had paid on behalf of members who had sustained personal injuries they later received compensation for.

Andrew Reynolds is the principal financial advisor of EFS Advice, which gives advice to people who have received a settlement.

He said many survivors were unaware of the required repayments.

"It was quite disappointing for some of them," he said.

"They felt like they're receiving money from the government on the one hand, and then having it taken away on the other."

He said he believed financial advice could help survivors navigate the complex compensation system.

"I think every person receiving a settlement should get some initial minimal financial education to understand how their settlement works," Mr Reynolds said.

"If they're on Centrelink, those payments might be impacted.

"There's carve outs in the superannuation legislation that can allow people to implement certain unique financial strategies that can be really compelling."



Richard Turner says many survivors are unaware of compensation settlement requirements. (ABC News: Danielle Bonica)

Mr Turner said he wanted other survivors who were considering taking legal action to understand settlement requirements from the beginning of their cases.

"I'm absolutely determined to have a voice to help others," he said.

"For me, that's my way of saying, 'Don't let the bastards win.'"

Do you know more?

Contact **Kimberley Price** at price.kimberley@abc.net.au or if you require more secure communication, please choose an [option on the confidential tips page](#).

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Counselling and support services

- [1800 Respect](#), National counselling helpline: 1800 737 732
- [Bravehearts](#), counselling and support for survivors of child sexual abuse: 1800 272 831
- [Lifeline](#), 24-hour crisis support and suicide prevention: 13 11 14
- [Kids Helpline](#) on 1800 551 800
- [Headspace](#) on 1800 650 890 (children and young people)
- [ReachOut](#) at au.reachout.com (children and young people)

[Find support services in your state or territory.](#)