

The biggest mistake we could make about the appalling decision of insurance companies to withdraw support for life saving pill testing services at music festivals, is to think this is an isolated issue.

The reality is that this is the tip of the iceberg.

Since our organisation went public with the [inexplicable decision of insurance companies](#) to declare a health service that reduces the risk for young people attending music festivals as being an uninsurable risk at an event, we have been inundated with similar stories from across the drug, health, welfare and even entertainment industry.

The stories all have a common theme.

The inordinate power of insurance companies to interfere in what a service, a business or an event can do. This intrusion occurs without due reference to the evidence, the protocols or experience of those involved in delivering that service. It also involves a decision-making process that is hidden and cannot be scrutinised or contested. When you are on the receiving end of the decision of an insurance company about whether you can proceed with your plans it descends into the farce encapsulated by the comedic show Little Britain skit – “sorry, computer says no...”. Your recourse? None.

In our case, the festival-based pill testing service we provide had the support of the ACT Government, including health, police and events departments, the festival promoters, patrons, and the wider community. They understood that our presence and interactions with patrons about to use drugs at the festival, provided a real opportunity to reduce the risk of drug related harm occurring. This is a view not based on hunch but on review of our [previous work](#) and the painstaking research of [coroners](#) and [special commissions](#) here in Australia.

People will rightly say, well then go to another insurer who understands what you do and all the measures you have put in place to ensure you can deliver a safe service. Fine in theory but the reality is that you soon discover that the insurance companies disturbingly all somehow come to the same monolithic decision. A knockback from one quickly becomes a knockback from all.

It belies the situation that to legally operate a service or business you must have the necessary public liability, and in some cases like ours, professional indemnity insurances in place. This can only be obtained from insurance companies in the private market. The equation is simple. No insurance, no service.

This raises the bigger question of who then really decides what services, businesses and events can operate in the community?

Naively, we all think it is the community and the governments that represent us. In reality it is the faceless insurance actuaries in distant parts of the world that decide what services and businesses we can have in our community.

The only good to come from our nightmare is the exposure of insurance companies taking over control of the final decision on what services and businesses are permitted.

Today unfortunately for us and the people who use our service, that means that we are not permitted to provide this important (and potentially lifesaving) public health service for young people. Our pill testing service clearly reduces the risk of harm at festivals and our exclusion now heightens the fear that many families have in waiting and hoping that they do not receive the 3am hospital call.

It's a harsh truth, but the insurance companies have turned their back on the community they serve and the many health professionals and volunteers that try to make the community we live in a safer and more humane place for everyone.

We are not sure how to curb this power of insurance companies, but we are sure that if something is not done now their unchecked power threatens to dominate our lives in ways over which we have no control or options.

Gino Vumbaca OAM is President of Harm Reduction Australia and convenor of the Pill Testing Australia consortium.