

Health reform – what now?

Sheila Hood – General Manager, Health



Simon Katich and Sheila Hood

Just a few weeks ago health reform was the hot topic in the media. With the champion of these reforms replaced by Australia's first woman prime minister, suddenly the future of health policy in Australia seems very uncertain.

While the Rudd reforms represented a radical change in the way health services would be funded it is far less clear what impact they would have on the actual quality of care that Australians receive. What's more, very little has been said about the place of private healthcare in Australia's overall health mix – surely a glaring omission given that today almost half of all Australians (and over half of West Australians) are private health fund members.

Have you noticed just how much advertising there is by various health funds these days? With 37 health funds in Australia, there has always been plenty of healthy competition, but in

The collage includes several promotional banners:

- HBA:** "With health cover from just \$1.78* A DAY. You can still afford to have an epic weekend."
- PUMA:** "WANT A \$150 PUMA VOUCHER* TO SPOIL YOURSELF FROM HEAD TO TOE? JOIN TODAY AND CLAIM IMMEDIATELY!"
- Medibank:** "Join medi bank hospital and extras cover by 30 April. Get your 2nd month free, PLUS claim straight away on most extras!*"
- HIF:** "HIF 11 for \$3.36* Saver Options. Includes: Ambulance, Dental (General), Chiropractic, and 9 other services." (Note: Ambulance, Dental, and Chiropractic are checked in the original image).
- Other:** "WANT A FREE bike for Christmas?" and "CLAIM INSTANTLY ON MOST EXTRAS*" banners.

recent months the battle for members has become particularly fierce. West Australians are being bombarded by advertising offering special discounts on premiums, waived waiting periods and even free bicycles and movie tickets.

So it's worth noting a report that suggests that not all health funds look after their members equally well. The State of the Health Funds Report published recently by the Private Health Insurance Ombudsman confirms that HBF members make a very low number of complaints. In fact, while HBF members make up 7.7% of all those with private health cover nationally, our members account for just 2.6% of the complaints to the Ombudsman. The results from some of the big Eastern States funds are very different.

Thank you to those who took part in the inaugural **HBF Run for a Reason** on 23 May. If you were amongst the thousands of runners and walkers I'm sure you will want to diarise next year's event – 22 May 2011.

Finally, thank you to those HBF Participating Dental Providers who were able to join us for our special breakfast at the Old Brewery in May with Australian opening batsman Simon Katich. Judging from the questions bowled at Simon we have some real cricket aficionados in our network!

Sheila Hood
General Manager Health



An outstanding first year

The enthusiastic support of the West Australian community for the inaugural **HBF Run for a Reason** was more than we could have dreamed of. In its first year we smashed the target of 7,500 participants, with more than 10,400 pounding the pavement on one rather gloomy Sunday in May.

We also exceeded our fundraising expectations with more than \$230,000 going to Arthritis WA, Asthma Foundation WA, Cancer Council WA, Diabetes WA, Heart Foundation WA and Lifeline WA.

A special thank you to those of you who helped us to reach and exceed our targets by promoting the event within your practice.

The positive feedback we've received since the event has confirmed that there are so many 'Reasons' for an event like this within WA, so we've already begun the countdown to next year's **HBF Run for a Reason** on Sunday 22 May 2011.

Cancer survival can still be a battle

As health professionals, you will know that the impact of cancer on health and quality of life can last longer than the actual disease.

During the last decade HBF has noted that over half of our members treated for cancer continue to have regular hospital admissions during the following year, with only 25% of the claims cost being for direct cancer treatment.

To help the more than 8,500 members each year who face life after cancer, HBF has formed a partnership with The University of Notre Dame Australia, piloting a cancer survivors' program with members who have been treated for breast and prostate cancer.

Dr Fiona Naumann, Research Manager for the University's Institute for Health and Rehabilitation Research will deliver the program. Dr Naumann, who has previously run the program at the University of North Carolina, described the need for a cancer survivors' program.

"With developments in oncology research and with the general public becoming more aware of the need for early diagnosis and treatment, the number of cancer survivors is increasing dramatically, so survivorship is a new focus.

"This program combines exercise and counselling in a group setting, and we're anticipating positive results for participants in terms of physical and mental health.

"A side benefit is the emotional lift that comes from meeting others who are in the same situation, reducing the sense of isolation that cancer survivors often experience."

For more information on HBF's involvement in the cancer survivors' program contact Broader Health Opportunities Coordinator, Brian Smith, on 9265 6335 or brian.smith@hbf.com.au. Alternatively, for program specific questions, you can contact Dr Fiona Naumann on (08) 9433 0906 or email fnaumann@nd.edu.au

Dental benefits reminder

As we have previously communicated, HBF now pays members a 'per tooth' benefit on item numbers D222, D231, D232, and D242, instead of 'per eight teeth or less'. Providers are asked to capture the tooth number on the member's account, or when processing through

e-claiming. Unfortunately if the tooth number is not provided HBF will not be able to process the claim. These changes have been adopted in response to the 9th edition of the Australian Schedule of Dental Services.

Breakfast with a champion



In May, Test Cricketer of the Year and opening batsman for Australia, Simon Katich returned home to Perth and joined HBF's participating dental providers for breakfast.

The event was held at the Old Brewery on a crisp autumn morning with views of the Swan River providing a perfect backdrop. Simon talked candidly about his experiences on his way to international test cricket and how he overcame his health obstacles to reach the top.

He was bowled some curly questions by a few of our dentists and shared some dressing room tales about some of his more infamous team-mates.

All guests went into the draw to win a cricket bat and ball signed by Simon. Dr Alex Negoescu from LifeCare Dental was the lucky winner.

The excellent feedback we've received has encouraged us to plan similar events in the future so look out for news of our next special breakfast.

A presentation by Sheila Hood, General Manager Health highlighted recent dental trends:

- **the number of participating dental providers has grown from 184 in 2005 to 535 in 2010,**
 - **PPA Dental services have increased steadily to 51% of all dental services in December 2009**
 - **dental benefits now account for nearly 60% of all ancillary benefits.**
- For the full presentation visit the [Provider communications page on hbf.com.au](#)**

Looking for better ways

As we move further into the electronic age HBF is looking for better ways to communicate with our providers. We want to improve our hbf.com.au site to include more information in a secure environment. We are looking into on-line registration, updating of provider information, more communication via email, access to provider guides, item codes and ways for providers to give their feedback. The project is in its early stages and if you have any ideas on what we

could make available online, please email us at askhealth@hbf.com.au

This will not only open the lines of communication but also help us further reduce our carbon footprint. If you have a different preferred mailing address, if you have received more than one copy of this newsletter or no longer wish to receive a hard copy of this publication please contact us at askhealth@hbf.com.au and we will adjust our records.

E-claiming (HICAPS/iSOFT)

Member feedback since HBF introduced e-claiming has been overwhelmingly positive and now 77% of ancillary claims are processed electronically with more than 3000 WA providers using this service. Installing e-claiming can streamline your transactions as one terminal can process health fund and Medicare claims as well as EFTPOS transactions. Below are some of the most common questions we receive from providers about electronic claiming.

When can I use HICAPS/iSOFT?
HBF members can claim anytime between 7am – 8pm Monday to Saturday. The system is often also available outside of these hours.

Can I see the benefit a member will receive prior to entering a claim?
Optical and Dental providers can perform a 'Quote' through HICAPS. It is important to note the quote is only valid at the time of processing.

What happens when a member has GapSaver?
Members can now use their accumulated GapSaver dollars on ancillary services. If a member has opted to have ancillary gaps covered with their GapSaver the HICAPS/iSOFT terminal will automatically apply any available dollars to the member's gap.

What if a member forgets their HBF member card?
If a member forgets their card they will need to claim manually. Some practices send 'appointment reminder' texts or phone calls and we suggest including a reminder to bring along their HBF card.

If you have any questions about e-claiming, would like to receive HICAPS/iSOFT promotional material or you're considering installing e-claiming in your practice, please contact Ros Goodwyn on 9265 8653 or email askhealth@hbf.com.au

GapSaver update

Last issue we introduced you to HBF's improved GapSaver product. This product is truly unique within the Australian health insurance market and the enhancements are a direct result of our members' feedback. So far we have received a positive response from members and providers alike since the changes were announced in April.

The new look GapSaver is designed to 'cover more of the gap, more often' to reduce our members' out of pocket expenses. HBF members can choose to pay a small premium, with benefit entitlements accumulating every quarter. Members can also choose to automatically use their GapSaver funds towards claims, including electronic claims.

GapSaver can now be used* to cover:

- Hospital excesses
- Gaps on Essentials services in hospital
- Gaps on Essentials services out of hospital
- Gaps on Wellness services
- Gaps for podiatry and dental surgery

* (GapSaver benefits can only be used towards out-of-pocket expenses for services that are eligible for benefit on the member's level of cover.)

GapSaver can still be used* to cover:

- Medical gaps
- Protheses gap
- Accommodation co-payments
- Hospital theatre co-payments
- Non PBS & PBS Pharmaceutical out-of-pockets
- Other sundry hospital charges such as television and phone charges

Update on National Accreditation Boards

On 1 July 2010 Australia's new national registration and accreditation scheme began for health care providers. It sees the Health Practitioner Regulation National Law Act 2009 taking effect across all States and Territories. This has simplified the professional regulatory system, changing from more than 85 health profession boards in eight States and Territories, governed by 66 Acts of Parliament, to one national scheme with 10 National Boards, all governed by a single Act of Parliament.

These changes will mean a more streamlined process for all providers, one set of registration and professional standards and one registration process for each of the ten professions.

The professions affected by the new scheme are Chiropractic, Dentistry (incorporating dentists, prosthetists, therapists and hygienists), Medical, Nursing & Midwifery, Optometry, Osteopathy, Pharmacy, Physiotherapy, Podiatry and Psychology. You should have received correspondence from your National Board – if not, please contact your current State Board. If your registration lapses with the Board you cannot legally practise, and HBF is not permitted to pay benefits.

To facilitate the National Scheme, WA is introducing the Health Practitioner Regulation National Law (Western Australia) into Parliament (WA National Law). This will see the respective State Acts, Codes of Practice, Regulations and Rules repealed. HBF is in consultation with the respective Consultative Committees to ensure any relevant amendments in WA are reviewed by HBF. For further information see www.ahpra.gov.au

Changes for Podiatrists

HBF has been working with the Podiatry Consultative Committee to simplify and improve our e-claiming for podiatry consultations. From 1 July item code F011 (brief consult 10 – 20 minutes) has been merged into F012 (intermediate 20 minutes). Please use item code F012 for all intermediate consults, and continue to use F010 (brief 10 minutes) and F014 (comprehensive 30 minutes) services.

Hydrotherapy item numbers

HBF wants to ensure all physiotherapy providers are using the correct item numbers for either individual or group aquatic hydrotherapy. Item number T555 should be used for Individual Aquatic Physiotherapy or Small Group Aquatic Consultation. A 'Small Group Consultation' is the attendance of an approved physiotherapy provider to simultaneously provide a medically necessary service to up to three individuals, where there has been an individual assessment by a physiotherapist.

When the treatment is for more than three people, whether aquatic or land-based (eg pilates), it is considered a 'group' and the correct item number is T560.

HBF Directory of Contacts:

Ancillary provider helpline: 1800 620 133 Email: askhealth@hbf.com.au

The above telephone number is for provider use only.
Please direct all member enquiries to 133 423.