

## Taking the temperature

Jennifer Solitario – General Manager, Benefits Management

Welcome to this first newsletter for 2011 that includes a number of important news items which I hope you will agree are relevant and interesting to you.



The first is news of a significant restructure within HBF. Three new divisions have been created along functional lines rather than by business areas under the previous

structure. The three new divisions are: **Innovation and Benefits Management** (which includes all communications and benefits management functions), **Enabling** (which includes all corporate services functions) and **Member Relationships** (which includes all sales and processing functions). This restructure has been driven by a determination to place HBF members at the centre of all our processes and decision-making. This change also has implications for our relations with health providers and as part of this restructure I have been appointed to head the new Benefits Management division at HBF.

This change means that I have assumed overall responsibility for HBF's relations with health providers from Sheila Hood, who has been appointed Executive General Manager, Enabling. Along with provider relations, the Benefits Management division also includes our Group Loss Prevention and Awareness function and our Viability team.

The joining of these three business units means that we now have a much sharper focus on the issues impacting providers. My previous roles in HBF mean that I have worked with many of you in the past and I am excited about the prospect of building on the crucial partnership between us.

We've dedicated a good deal of this newsletter to HBF's latest provider survey which we use to 'take the temperature' of the relationship between HBF and providers. We have listened carefully to your thoughts about where you think we could make improvements. Some of the changes you have told us you would like to see (for example in the benefits HBF pays in various areas) reflect the constant challenges faced by every health fund. Others relate to the way we interact with you and in recent months we have put a good deal of energy into this very issue. Our newly appointed Relationship Managers mean that all providers now have a dedicated point of contact in HBF and we're determined to keep the lines of communication wide open. So let me give you a commitment that over the coming months in my new role I will work hard to develop a frank and open relationship with all health providers.

Finally, a word about the health fund premium increases recently announced by the Federal Health Minister.

Inevitably this is the time of year where the price of health cover comes into sharp focus (sadly rather less attention is paid to the quality of the competing products offered!). As a not-for-profit fund we've always worked to keep premium increases to the minimum needed to fund the benefits we know we'll pay over the coming year.

This year we have increased the premiums for our hospital products but effectively frozen the premiums of our general (ancillary) products. Because the steep increases in the benefits paid to HBF members (up 13% last year over the previous year) are driven overwhelmingly by hospital benefits, we believe that this is both fair and responsible.

I would like to take this opportunity to thank Sheila Hood for her leadership across HBF Health over the last 4 years and wish her well in her new role at HBF.

I look forward to meeting with as many of you as possible over the coming year and hope that 2011 is a happy and rewarding year for you.

**Jennifer Solitario**  
General Manager, Benefits Management



*Why not challenge your colleagues, patients, family and friends to participate? Enter the Ramsay Team Challenge and win! There are prizes for the largest team and for the team that raises the highest fundraising amount.*

## **A new Reason to run**

On Sunday, 22 May thousands of people will participate in the second HBF Run for a Reason presented by The West Australian. Last year's inaugural event was hugely successful and raised \$255,000 for WA charities.

As well as to keep fit and fundraise, this year we're giving people another Reason to take part: to run or walk for their side of the river in a friendly contest between North and South!

The Act-Belong-Commit 14km course will again incorporate three freeways and the Northbridge Tunnel, while the shorter 4.5km course will wind around Gloucester Park and through East Perth. Both events will start and finish at the iconic grounds of the WACA.

Participants will be able to fundraise for one of the six charities fighting chronic disease in WA. This year we're aiming to raise \$350,000 for Arthritis WA, Asthma Foundation WA, Cancer

Council WA, Diabetes WA, Heart Foundation WA and Lifeline WA.

Registrations are now open and HBF members will receive a 20 percent discount off their entry. You can register online at [hbfrun.com.au](http://hbfrun.com.au), by post or at any HBF Service Centre.

This is the perfect opportunity to motivate your patients to get fit and healthy! If you'd like to help promote physical activity and support our chosen charities, why not order a free HBF Run for a Reason kit, including posters and brochures, using the enclosed fax sheet or by sending an email to [enquiry@hbfrun.com.au](mailto:enquiry@hbfrun.com.au).

So, which side of the river will have the greatest number of participants, raise the most money for our charities or have the fastest average time? We'll find out on Sunday 22 May!

***If you have any questions, contact the HBF Run for a Reason Hotline on 08 9244 5200.***

## **Prevention is better than cure**

HBF is pleased to announce a partnership with the Rockingham Kwinana Division of General Practice (RKDGP) to pilot the 'One to One' Obesity Management and Prevention program.

HBF members living in the Rockingham-Kwinana region diagnosed with, or at high risk of developing, obesity will be able to take part in the unique eight-part program.

The 'One-to-One' program is designed to identify and address key health and lifestyle risk factors with participants supported over a three month period to modify their lifestyle and behaviours.

Individual member eligibility will be confirmed by RKDGP, however members will need to live in or around the Rockingham-Kwinana area and have HBF hospital cover.

***For more information about the program and to inquire about member enrolment please contact Kellie Wilson at RKDGP, on 9439 9500 or [kwilson@rkdgp.com.au](mailto:kwilson@rkdgp.com.au).***



# 2010/11 Provider Survey Results

Since 2007, HBF has surveyed providers, seeking your views on the “health” of our relationship with providers. The survey confirms the areas that are working well, and identifies particular concerns you may have that we can focus on in the year ahead.

## 2010/11 Provider Survey Results

Thank you to all those who participated in the most recent survey conducted in October by Painted Dog Research. Over 340 randomly selected providers responded and we have appreciated your honest feedback. Providers were asked to rate HBF over a number of areas including satisfaction with our overall performance, the HBF brand, our benefits and products and our communications.

This is a summary of the key results from the latest study as they relate to Ancillary providers.

*We want to keep improving the way we do business, so if you have any comments regarding the latest survey results please email us at [askhealth@hbf.com.au](mailto:askhealth@hbf.com.au).*

### Satisfaction

63% of Ancillary providers are ‘satisfied’ with HBF (around a third are ‘extremely satisfied’) and 27% of you say HBF is better than other health insurers you deal with.

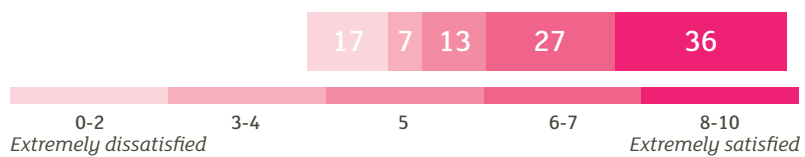
65% of you rate the overall customer service HBF provides to your organisation as good or excellent, particularly where it comes to the claims process and the speed in which HBF processes claims and pays benefits.

E-claiming has significantly improved the claims process for those providers that use it, with 89% rating the claims process as ‘much better’ since the introduction of electronic claiming.

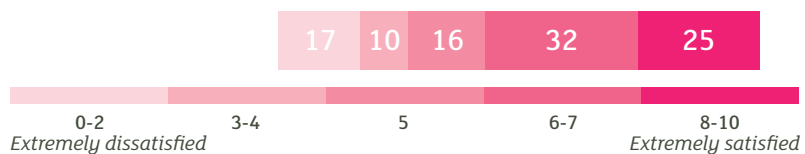
Overall, 82% of those that have a participating provider arrangement (PPA) with HBF rate it positively. Of those that do not currently have a PPA with HBF, 66% believe that they would not benefit from having one while 18% state they would.

### Overall Satisfaction with HBF

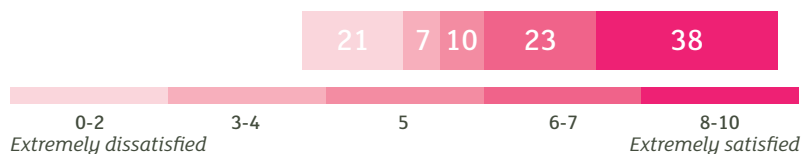
#### All Ancillary Providers



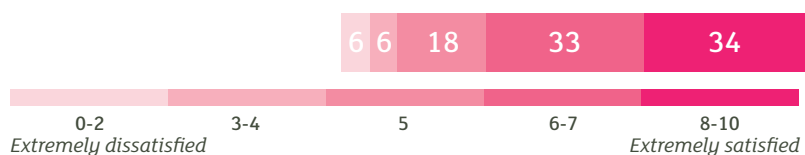
#### Optical Providers



#### Dental Providers



#### Other Ancillary Providers



## 2010/11 Provider Survey Results

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### HBF Benefits and Products

Around 45% of Ancillary providers believe that overall, HBF provides good value for money, with 44% also stating that HBF provides good or excellent financial benefits.

PPA providers rated HBF a lot more favourably than non-ppa providers with respect to financial benefits paid to members.

When comparing us to other health funds, over half of you think HBF needs to improve the benefits we provide, which in turn impacts on the likelihood of you recommending HBF to patients. We recognise that this needs to be a key area of focus for us in the future.

### Communications

67% of those surveyed describe HBF's communication with ancillary providers as 'good' or 'excellent'.

70% of ancillary providers rate our newsletter as good (25%) or excellent (45%), with 68% happy with the current frequency of the newsletter, and another 13% wanting to receive updates from us more often.

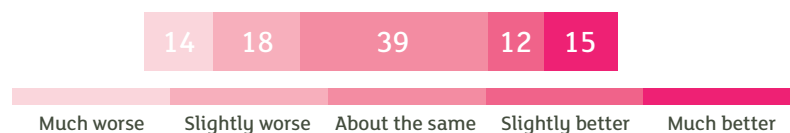
However, you also feel that HBF can make improvements when it comes to responding to your queries, as well as increasing the types and frequency of our communication with you.

### HBF Brand

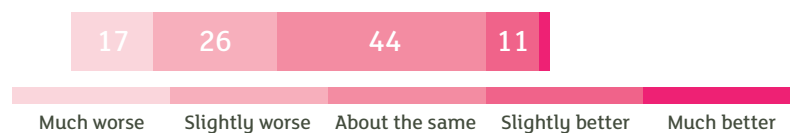
When asked to rate HBF's overall performance as an advocate for your industry almost half (48%) of you rate us as good or excellent, particularly as leaders in the WA health industry.

### Perceived performance of HBF compared to other funds

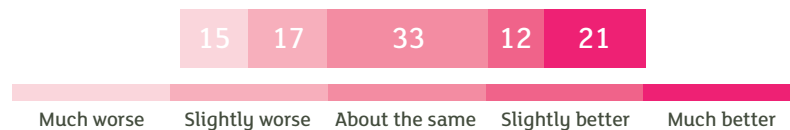
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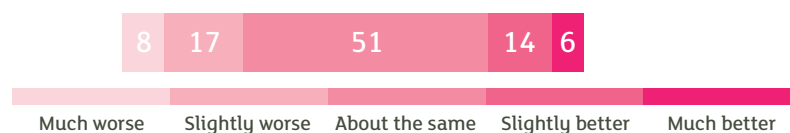
#### Optical Providers



#### Dental Providers



#### Other Ancillary Providers



Providers feel HBF could improve the way we work within the health industry to resolve issues that affect your business.

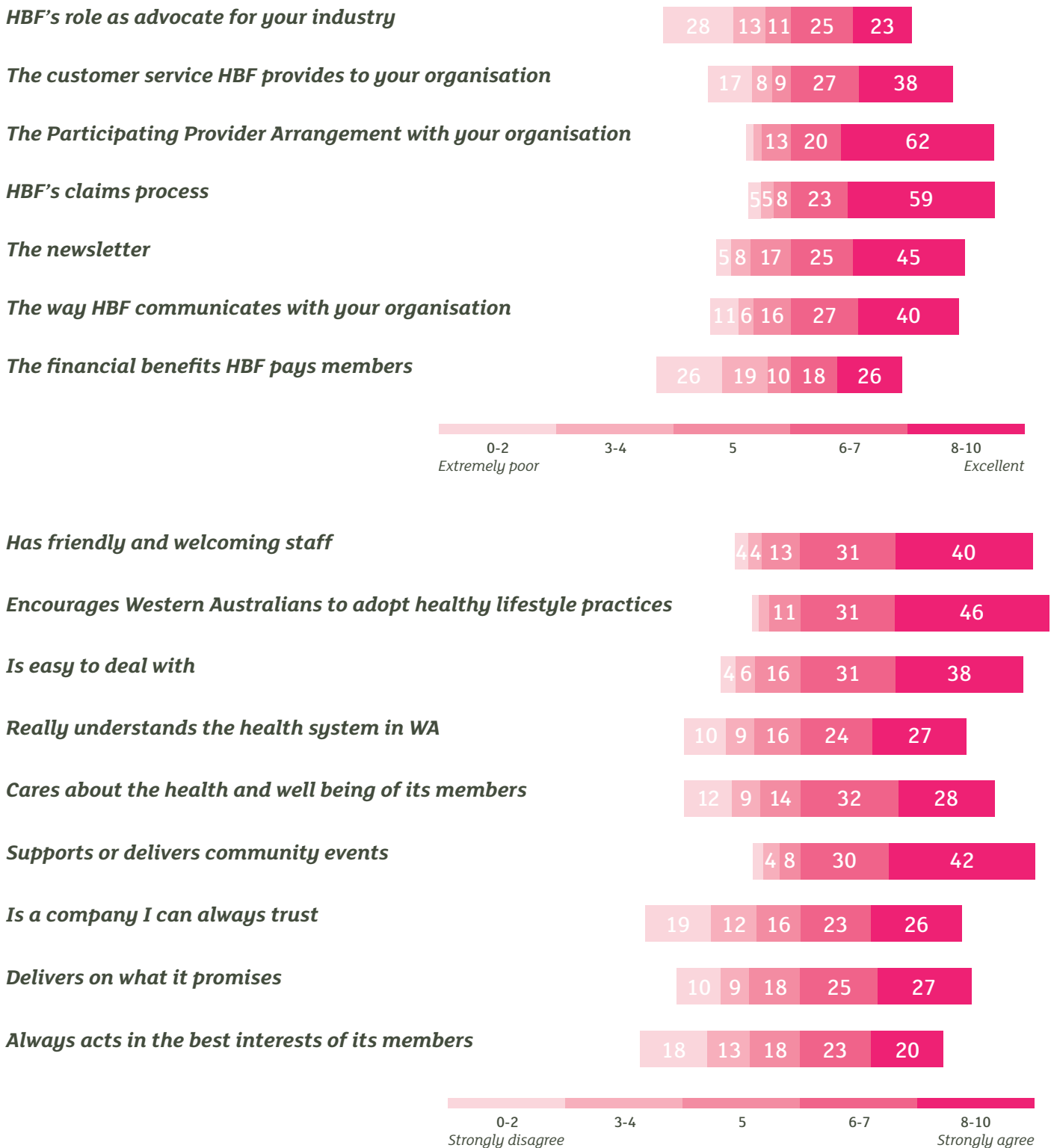
Industry advocacy is a key driver of provider satisfaction of HBF's performance and 50% of providers feel HBF should do more in this area.

HBF's image is relatively healthy overall amongst ancillary providers with the majority agreeing that we encourage

West Australians to adopt healthy lifestyle practices, support and deliver community events and are easy to deal with.

## HBF's service and relationships with health providers

How Ancillary providers scored us



## 2010/11 Provider Survey Results

*Overall, there have been positive responses in the survey.*

### **So how are we responding?**

This latest Provider Survey has provided plenty of information to help us identify just where we can improve our relationship with ancillary providers. Not everything is an 'easy fix' of course, but we're keen to start addressing the concerns you've highlighted.

Overall, there have been positive responses in the survey, however three key areas have been identified that are affecting providers' overall satisfaction with HBF's performance and will be the focal point of our efforts with you in the coming months. These are: to strengthen our role as an industry advocate; improve the financial benefits we pay to members; and become a better communicator.

Regarding your concerns that we don't always act in the best interests of our members, particularly regarding financial benefits, HBF is continually looking at viable and sustainable developments in our products which meet members' needs. Most recently, we launched a new product, Ultimate, which for the first time offers members comprehensive combined cover with little or no out of pocket expenses for hospital stays no matter which doctor you choose, and 90-100% back on 36 Essentials services regardless of the provider's participating arrangements.

Ancillary benefit levels have been an area identified by HBF as due for review for some time. However, year on year increases in utilisation (services) and the corresponding increases in total benefits paid, place increasing pressure on our ability to fund individual service benefit increases. In addition, the need to minimise premium increases to our

members during a time of economic uncertainty had delayed this move.

The number one priority of our new Ancillary Relationship Manager, Sue Lee, is to develop healthy, consultative relationships with ancillary providers so we can discuss business needs and industry issues. As her first task, Sue is busy drawing up a schedule of meetings with you. These will be opportunities to talk about HBF's products and services, provide updates to you on any proposed changes to our products and benefits, and most important of all, better understand the issues you face as ancillary providers.

HBF will also encourage our Consultative Committee members (for optical providers, physiotherapists, chiropractors, dental PPAs, speech pathologists, clinical psychologists and podiatrists) to actively seek feedback, issues or concerns that providers would like to see added to the agendas for upcoming committee meetings.

(Please see the article in this edition for further details on how you can contact a committee member). For those specialties that are not currently part of a Consultative Committee, you are invited to send through your concerns or issues directly to us on [askhealth@hbf.com.au](mailto:askhealth@hbf.com.au) or to contact Sue Lee and her team.

HBF will also continue to work closely with various stakeholder groups and industry associations to ensure we are aware of issues that may affect your business or the experience of HBF members.

Finally, we have also just launched the HBF Opinion Panel, a new online panel consisting of 3,750 HBF members. Panelists will be invited to give us their thoughts on various issues/topics throughout the year. The insights gained from the research will be used to help inform decisions so that we can continue to meet members' needs as effectively as possible.

## Introducing Sue Lee



HBF welcomes Sue Lee to the role of HBF Ancillary Relations Manager. As head of HBF's Ancillary

Relations team Sue will work closely with Ancillary providers, professional bodies and associations. Sue and her team are responsible for HBF's participating provider arrangements and the relationships we have with our ancillary providers.

Sue has extensive experience and knowledge in the ancillary area having spent 17 years in the health insurance industry including over 12 years with HBF.

We're delighted to welcome Sue back to HBF after a number of years spent working and living overseas.

**To contact Sue, please call 9265 6228 or email [sue.lee@hbf.com.au](mailto:sue.lee@hbf.com.au)**

# Bringing comprehensive care to chronically ill patients.

*In our last Provider Update we announced a new pilot delivered by the Great Southern GP Network, designed to support and enhance the Medicare funded GP Management Plans (GPMP) and Team Care Arrangements (TCA).*

Working with the Perth Primary Care Network (PPCN), HBF has taken this model a step further to cater for a wider range of conditions and provide an even greater degree of allied health support.

Members living in or around the trial hubs of Mount Lawley, Midland, Guildford, and Claremont and eligible for a TCA will be able to access comprehensive treatment for conditions such as arthritis, osteoporosis, diabetes, heart disease, asthma and chronic obstructive pulmonary disease.

Eligible members will still have access to the five Medicare funded rebates however HBF will also be funding up to 10 individual allied health sessions and an optional group chronic disease education session.

In addition, HBF will also be funding PPCN to act as a case manager, liaising between the GP and allied health professionals, booking all appointments, and ensuring information is shared amongst the treating providers in a timely fashion.

Individual member eligibility will be confirmed by PPCN however members will need to have HBF hospital cover, be eligible for a GPMP/TCA, and be willing to travel to one of the four trial hubs for treatment.

*For information regarding the program and to inquire about member enrolment please contact the Healthy Directions Team at PPCN, on 9376 9200 or [healthydirections@ppcn.org.au](mailto:healthydirections@ppcn.org.au)*



## Dental Prosthetists

We are pleased to advise that on the 21 February 2011 we introduced benefits for partial dentures and a number of other services provided by dental prosthetists.

Full details of the item numbers and applicable benefits have been sent to all registered dental prosthetists. For further information please contact Sue Unsted, Ancillary Relations Co-ordinator on 9265 6421.

## Ultimate – a popular choice for members

*Since launching HBF's premium product Ultimate in September, we have received positive reactions from both our members and providers alike.*

Ultimate is the 'no worries' health insurance product, providing what we believe is the best hospital and ancillary cover available in Australia.

Ultimate fully covers most hospital and medical fees associated with a medically necessary hospital stay and entitles the member to higher ancillary benefits than ever before.

## Please remember

### Clarification of 'small group'

Physiotherapy providers, please note the correct use of the term 'small group services' in the context of charging for your services. A small group is itemised as an individual consult and can only be used where:

1. **The member has already had an individual one-on-one assessment/consult**
2. **The group consists of three or less individuals**
3. **The provider is in attendance.**

Any more than three participants should be charged as a 'group' consult. Queries? Contact Sue Unsted, 9265 6421 or email [askhealth@hbf.com.au](mailto:askhealth@hbf.com.au)

### e-claiming

Please ensure electronic claims are properly recorded against the actual provider completing the service and not by default against the principal of the practice. If the principal of the practice is recorded in the e-claim system but the actual (different) provider is recorded in the manual (written) accounts for the same service, this can result in duplicate payments of benefits because it will appear two providers have performed two separate services.

HBF requests that the principal of the practice only be recorded in billing if they themselves are performing the service. The recording of a particular provider does not affect the account into which HBF benefits are paid for the provider and, if elected, these will be paid to the principal.

If you have any questions, please contact Sue Unsted, 9265 6421 or email [askhealth@hbf.com.au](mailto:askhealth@hbf.com.au)

### Correct quotation methods

Often members rely on their ancillary providers to advise them on the HBF benefit they will receive for their treatment.

Whilst providers naturally want to help patients, please remember that there are many factors in calculating the actual benefit a member will receive, including the member's level of cover, length of membership and their benefit maximums. We recommend referring the member to HBF directly in these instances on 133 423.

Where HICAPS is available, dental and optical providers can obtain a quote for the member but remember that this information is only correct at the time of the quotation.

### Important info on pharmacy accounts

A reminder that only an HBF member (or their authorised representative) can sign their HBF claim form as it bears a legal declaration that cannot be signed by another person.

If pharmaceutical services are provided to a nursing home the provider should contact Sue Unsted on 9265 6228 for advice on how best to comply with this requirement.

At the point of dispensing, pharmaceutical providers should also make members aware of the full cost of the item, their gap and the benefit payable by HBF so they can make an informed decision whether to utilise their benefits.

## Open for discussion

Many of you will already know that HBF has Consultative Committees for optical providers, physiotherapists, chiropractors, dental PPAs, speech pathologists, clinical psychologists and podiatrists. The Consultative Committees provide a forum for providers to discuss industry issues, concerns and ideas with HBF. They meet once or twice a year as well as providing advice as needed.

These committees offer a two-way channel of communication which we encourage providers to use to raise topics they wish to be discussed. Contact Sue Unsted on 9265 6421 or email [askhealth@hbf.com.au](mailto:askhealth@hbf.com.au) for more information and for details of the members of your relevant committee.

### Chiropractic Consultative Committee

**We are seeking expressions of interest from chiropractic providers who would like to be involved in the existing Committee. If you are interested in becoming involved, please contact Sue Unsted on 9265 6421.**

