

Private health – time to step into the spotlight

Sheila Hood – General Manager, Health



The Chinese proverb says: *May you live in interesting times* and there can be no doubt that this is the case for Australians at this time.



The seismic shift in the Federal parliamentary sphere has raised a lot more questions than answers – especially for people working in the private health sector.

In particular, the alliance between the Labor Party and Greens brings with it significant risk with the Greens openly stating their opposition to the private health insurance rebate and Labor reconfirming their plans to means test it.

If ever there was a time for unity in the private health sector it is now. More than that, there is clearly a need for the private sector to become far more effective in communicating the benefits of private health insurance to politicians but, in particular, to the community more broadly.

HBF is committed to doing this as much as we can as illustrated by the advertising campaign we have run over the past 12 months pressing home the need for people to consider health their number one priority. But there is much more to do.

Our research shows that the benefits of the private health system are relatively unknown to many Australians.

This applies especially to the provision of ancillary health services. We remain concerned that there will be significant changes to the private health insurance rebate with the possibility of removal of the rebate for non-hospital services. This would result in the cost of ancillary insurance covering non-hospital services rising by more than 40%, undermining the value proposition and almost certainly resulting in a mass exodus of people with cover. This would have an inevitable flow on effect for providers of ancillary health services.

In short, the more we can do to illustrate the value of private health, the better.

I hope you find this update helpful and informative and if you have any questions or queries please feel free to let us know.

Can I take this opportunity to wish you and your family all the best for the upcoming festive season and the New Year.

Sheila Hood
General Manager Health

Your health is all that matters. 

Great news for members in Great Southern

HBF's Broader Health team is continually looking for even better ways to help our members when they need it the most.

We are proud to announce a new partnership with the Great Southern GP Network (GSGPN) for the delivery of a GP-led chronic disease management program for members living in the Albany area who are diagnosed with diabetes, arthritis, or cardiovascular disease.

The program has been developed to support and enhance the Medicare-funded GP Management Plans (GPMP) and Team Care Arrangements (TCA) which allow patients suffering from a chronic disease to have an action plan developed by their GP providing them with access to Medicare rebates for five allied health sessions each year.

As part of the new program, HBF will be funding GSGPN to act as a case manager for HBF members, allowing GSGPN to liaise between the member's GP and allied health professionals, booking all appointments, and ensuring information is shared amongst the treating providers in a timely fashion.

Also, to allow members access to more comprehensive treatment, HBF will fund an additional five allied health services delivered with no out-of-pocket costs to the member.

Eligible members will need HBF hospital cover, reside in or around Albany and have received their GP's approval for a Team Care Arrangement. Final eligibility will be decided by GSGPN.

To obtain more information regarding HBF's involvement in the program you can contact Brian Smith – HBF's Broader Health Opportunities Coordinator, on 9265 6335 or brian.smith@hbf.com.au

For information regarding the program itself and to enquire about member enrolment please contact Georgina Berger – GSGPN's Program Support Manager, on 9842 2797 or gberger@gsgpn.com.au

e-Claiming update

HBF consistently receives positive feedback from our members who receive their benefit on the spot through HICAPS or iSOFT, with many members choosing providers with this capability. The good news for members is that more and more providers are offering e-claiming. Since January almost 250 more WA providers have begun offering the service. That's over 1000 physios and 950 dental providers and optical stores. Now 76% of all ancillary claims are processed electronically.

For more information on how you can offer the convenience of e-claiming, contact Sue Unsted, 9265 8878 or askhealth@hbf.com.au



Wellness in the West

Our annual Wellness Survey, in conjunction with *The West Australian*, surveys over 800 Western Australians to establish an understanding of community attitudes, behaviours and activities relating to the overall health of Western Australians.

This latest survey highlighted some interesting changes in trends. For the full Wellness Report visit the Providers tab on hbf.com.au

More West Australians are saying they have a 'great life' in 2010 (28% up to 33%).

Most West Australians say that their lifestyle puts them at a very low risk of diabetes, heart disease and cancer – even those who are technically obese.

Most believe that immunisation is safe and should be compulsory – but there is a clear group of parents with dependants (20%) who don't trust it.

6% more West Australians are happy with the way their bodies look in 2010. Now, about half say their body weight is 'about right' and around one third say they're 'overweight' – and most of those who are obese say they're about right or only a bit overweight.

Two thirds say the government doesn't provide enough support to those suffering from mental illness and those caring for adults with disabilities.

Ultimate reassurance Ultimate protection Ultimate value The Ultimate health cover has arrived

In September HBF launched Ultimate, our premier new product which covers both a member's hospital and ancillary needs. Ultimate is the 'no worries' option

for members who want to be covered in the best possible way and is unlike any other product in Australia.

Ultimate fully covers hospital and medical fees associated with a medically necessary hospital stay.

Benefits include:

- Full cover for medical services with an MBS number regardless of the medical practitioner (except some plastic and reconstructive surgeries and procedures where Medicare doesn't pay a benefit, such as cosmetic surgery)
- No co-payments

- Full cover for PBS and non PBS Pharmacy
- Fully covers allied health services provided while in hospital eg. In-hospital physiotherapy, occupational/speech/eye therapy and dietetics
- Fully covers prostheses on the Government Prostheses List
- Fully covers Hospital Boarders

Ultimate will entitle the member to higher ancillary benefits than ever before – regardless of the provider agreement.

100% back on these ancillary services (up to a maximum benefit):

- Antenatal Classes
- First Aid Kits/Courses
- Hearing Aids
- Optical
- Preventative Health
- Travel and Accommodation
- Urgent and non urgent Ambulance
- Yoga/Pilates

And 90% back on (up to a maximum benefit):

- Chiropractic/Osteopathy
- Clinical Psychology
- Complementary Therapies (Acupuncture, Traditional Chinese Medicine, Homoeopathy, Naturopathy, Herbalist Consultations)
- Dental
- Dietetics/Nutritionist
- Occupational/ Speech/ Eye Therapy
- Physiotherapy
- Podiatry
- Psychology
- Remedial Massage/Reflexology



National Accreditation update

State Parliament passed The Health Practitioner Regulation National Law (WA) Bill 2010 in October, requiring all providers to be registered with a National Board to be eligible to practise and continue to be registered as a provider with HBF. By now, you should have received important information from your current State

Board advising you of the impact of these changes.

If you haven't received any information or are not registered with a State Board, it is very important that you contact your State Board to ensure transition to the appropriate National Board.

Introducing Melissa O'Sullivan

Melissa O'Sullivan recently joined HBF in the newly created role of Strategic Partnerships Manager. She brings over 20 years' experience to the role, specialising in financial services, government, community organisations and health services.

Since commencing, Melissa has met with many ancillary providers and will continue these meetings throughout the coming 12 months. Her immediate goal is to lead the Health Partnerships team to deliver strong, focussed and valuable relationships with providers. Melissa welcomes contact on 9265 6296 or melissa.osullivan@hbf.com.au

Melissa O'Sullivan



Call for agenda items

The next Participating Dental Provider consultative committee meeting will be held on 1 December 2010. PPAs are invited to contribute any topics they would like raised at the meeting relating to the HBF dental arrangements or general dental industry issues.

Contact

Sue Unsted at HBF on 9265 6421 or via email to sue.unsted@hbf.com.au by 26 November. Alternatively contact one of the committee members to raise the item on your behalf:

Alex Negoescu – LifeCare Dental 9221 2777

Sergio Afonso – OpenWide Dental
9310 1688 or owdental@hotmail.com

Gary Mack – Moora Dental
garynmack@hotmail.com

Gavin Steinberg – Kapa Dental 9221 5454

Jeremy Booth – DB Dental
jezhelen@bigpond.com

Erin Bailey – Australind Denture Clinic
9725 0066 or australinddenture@bigpond.com

Graham Devenish – Devenish Dental
gdev@openaccess.com.au

The dental Participating Provider Arrangements Terms & Conditions have been updated and became effective 1 September. They can be viewed online at hbf.com.au. If you have any questions please email askhealth@hbf.com.au

Family dental claims

HBF members who are also dentists will be aware that family members covered under their family policy can only claim for dental services from third party dental providers. This rule reflects the Medicare rule for medical practitioners and is standard amongst private health insurers. Third party expenses refers to services provided to the provider by an individual or company that is independent of the provider and their practice, and

for which the provider is legally liable. Therefore HBF is unable to pay benefits to family members on the same policy of the principal dentist for a service such as a scale and clean by a dental hygienist as the hygienist is employed by the dentist. However benefits like lab costs are claimable and there is no limitation to treating family members who are on a different HBF policy.

Occupational Therapy

When an Occupational Therapy consultation is greater than 30 minutes then item number A022 needs to be used. If the consult is less than 30 minutes, the correct itemisation for HBF is H100 for the first consult and H200 for any subsequent.

Fluoride treatments

In accordance with the Australian Dental Association schedule and glossary, fluoride treatment (item 121) should not be used with restorative treatments. It is a per mouth treatment and not to be used in addition to services to an individual tooth. It is generally expected with or after a scale and clean (item 114).

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.

Understanding our providers

Our relationships with our providers are equally as important as the relationships we have with our members. To gain an understanding of how strong our current relationships with providers are and to ensure continual improvement, we conducted in-depth surveys with ancillary providers throughout October. This survey will be conducted annually, to allow us to continually improve and build on our provider relationships. We will summarise our findings in the next issue of Provider Update.

Benefit refunds

Where an HBF member requires a refund, and benefits have already been paid by HBF, the provider should repay the benefits directly back to HBF. If it's not possible to repay the benefit to HBF please contact Wayne Stone on 9265 6582 or wayne.stone@hbf.com.au so that we can make any necessary arrangements directly with the member.

In September Specsavers joined the HBF Optical Participating Arrangements, increasing the number of participating optical stores to 168. This is fantastic news for HBF members giving them even more choice and access to hundreds more optical frames!

Complementary Therapies – Acupuncture and Traditional Chinese Medicine

If a member receives acupuncture and traditional Chinese medicine on the same day, HBF pays a benefit for only one service, unless there is a two hour gap between consultations. As such, providers need to specify on their account a single item number (either ACUP1 or TCM1) for whichever service was used for the majority of the consultation. HBF does not pay benefits for herbal remedies.