

It's time to Run...

Sheila Hood – General Manager, Health



It's very good to be back at HBF after my parental leave. Thank you to all those who wished me well and special thanks to Sally Davies for filling my role during my leave.

Sometimes it feels as though we have been talking forever about the things we should do to live healthier lives.

Is there anyone who still doesn't know that we need to eat better, exercise more, quit smoking and watch our drinking if we want to minimise our chances of developing chronic diseases like cancer, heart disease and diabetes?

But knowing is very different from doing – particularly when it comes to being physically active. A recent survey commissioned by HBF shows that while the vast majority of West Australians rate health and fitness as a high priority in their lives, only one in four of us is exercising to the level recommended as part of a healthy lifestyle.

For many West Australians it's obviously time to stop talking about getting



physically active and actually start doing it.

We want to help and on 23 May HBF will stage an event designed to motivate thousands of West Australians to pull on their running shoes and take to the streets of Perth. The first ever **HBF Run for a Reason presented by The West Australian**, will give people the chance to run, jog or walk around Perth streets and freeways empty of cars. It will be a unique event, a lot of fun and we hope that for many West Australians it will be an incentive to make physical activity a regular part of their lives. You'll find much more about the HBF Run for a Reason inside.

On a very different topic, the Federal Government is expected soon to publicly respond to the recommendations of its National Health & Hospital Reform

Commission. As you know, last year's report by the NHHRC offered a range of options for reforming Australia's health service. Needless to say, HBF will take a close interest in any announcement on the approach the Government intends to take. We believe that any reform must recognise the enormous contribution of the private health sector in Australia's overall health system. You might like to visit the Government's Your Health website* to see the opinions of those who have made submissions in response to the report. They make interesting reading and are a reminder of the things that matter to individuals when it comes to health policy.

Sheila Hood
General Manager Health

* www.yourhealth.gov.au/internet/yourhealth/publishing.nsf/Content/Home

HBF Run for a Reason – What’s your Reason?

With participants able to choose between the *Act-Belong-Commit* 14km or 4.5km courses the HBF Run for a Reason is suitable for almost everyone – no matter what their age and fitness level.

This year, HBF is encouraging thousands of West Australians to get fit and be active by staging an exciting new community event right in the centre of Perth.

The inaugural *HBF Run for a Reason presented by The West Australian* is our very own running (or walking) event, taking place in the CBD on Sunday, 23 May.

As HBF Managing Director, Rob Bransby, explains, this unique event is an ambitious attempt to encourage West Australians to get active and stay well.

“Ultimately, our aim is to help West Australians protect themselves against the chronic diseases and injuries that today account for 80% of all deaths in Australia. That’s why we’ve partnered with six leading chronic disease charities – to raise awareness of each disease and give participants the chance to fundraise for any one of these charities.”



The courses are truly spectacular, starting and finishing in the grounds of the WACA and including freeways, Riverside Drive and even the Northbridge Tunnel.

Everyone has a reason to walk or run. Perhaps a family member has been touched by heart disease, cancer, mental illness, arthritis, asthma or diabetes. Or perhaps they just love the idea of running through Perth’s streets and freeways and into the WACA on a glorious autumn day!

Whatever the reason, we want to inspire as many people as possible to take part. So please tell your patients and colleagues about the HBF Run for a Reason and encourage them to be a part of this showcase event in its first year.

HBF members have an additional incentive to participate with a 20% discount on the normal entry fee. If you’re happy to display some promotional material please complete the enclosed request form and we’ll send you a pack.

Naturally we’d also love you to join us on the day! If you’d like to participate or find out more information, please visit hbfrun.com.au. You can also register in person at any HBF service centre.



New look GapSaver

Very soon, HBF’s unique GapSaver product will be extended and enhanced, giving HBF members even more value than ever before.

Currently, GapSaver allows HBF members to use their accumulated funds to cover some medical gaps or in-hospital out-of-pocket expenses.

From 1 April, we are expanding the product so HBF members can also use their accumulated GapSaver dollars to cover gaps for Hospital policy excesses and any eligible gaps for Essentials or Wellness services that they receive.

Around 60,000 HBF members have GapSaver so it’s worth checking that your patients know about the change, which will help them minimise any out of pocket costs on treatment they receive from you.

As HBF Health General Manager, Sheila Hood, explains, the changes really add value to the GapSaver product and were in response to HBF members’ requests.

“I think it shows that we’re listening to our members feedback and making changes to help meet their needs,” Ms Hood said.

New partner to provide cost data

For the past few years, HBF Health has benchmarked its projected annual cost increases on data received from Access Economics. This data (together with cost estimates received directly from providers) has been used to better understand the cost pressures facing private hospitals, medical and dental providers and ambulance services in WA and to support our benefit forecasting process.

Over the past year, we have received feedback from many providers that we need to source a more localised WA cost index, particularly in respect to nursing and allied health wages which have varied greatly from one state to another. As a result, we have now engaged PricewaterhouseCoopers to develop WA-specific cost data for the 2010/11 year.

Rebate update

In the last edition of Update, we told you that the legislation to means test the Federal Government 30% Rebate on private health insurance had been defeated in the Senate.

While it was very encouraging to see this legislation so emphatically rejected in September, the Government has since reintroduced the legislation into Parliament.

What is HBF GapSaver?

HBF’s GapSaver product helps take the worry out of making a claim by contributing towards out of pocket costs.

A small annual premium (at least 30% of which is covered by the Federal Government 30% Rebate on Private Health Insurance) provides a benefit that accumulates year after year, which can be used to pay for any eligible Medical Gap or out of pocket hospital expenses.

HBF Innovation Fund

In the previous edition of this newsletter we told you about the HBF Innovation Fund, developed to provide financial support for projects likely to improve health outcomes in WA. Applications for 2010 will be closing soon and to be considered for support you will need to provide your application by 9th April 2010.

If you have any questions about the fund or need guidance in making a submission please contact HBF’s Health Partnership Manager, Paul Hersey on (08) 9265 6548 or paul.heresy@hbf.com.au

Consultative Committee update

At the last Dental PPA Consultative Committee meeting three new members were introduced: Dr Gary Mack, Dr Gavin Steinberg, and Dr Jeremy Booth. Among the topics discussed were changes

to billing practices, benefits payable on dental procedures and HBF's participating dental provider arrangements. The Dental PPA Consultative Committee meets bi-annually to review current topics in the

profession, and provide HBF with valuable feedback. If you have any feedback or have any issues you would like raised please contact them directly.

Family member claims

Just a reminder that HBF doesn't pay benefits to patients who are covered under the same policy as the provider who is providing the treatment.

However, we will pay benefits towards any cost that is external to the service fee charged by the provider when a family member is treated, for example lab costs.

Dental benefits reminder

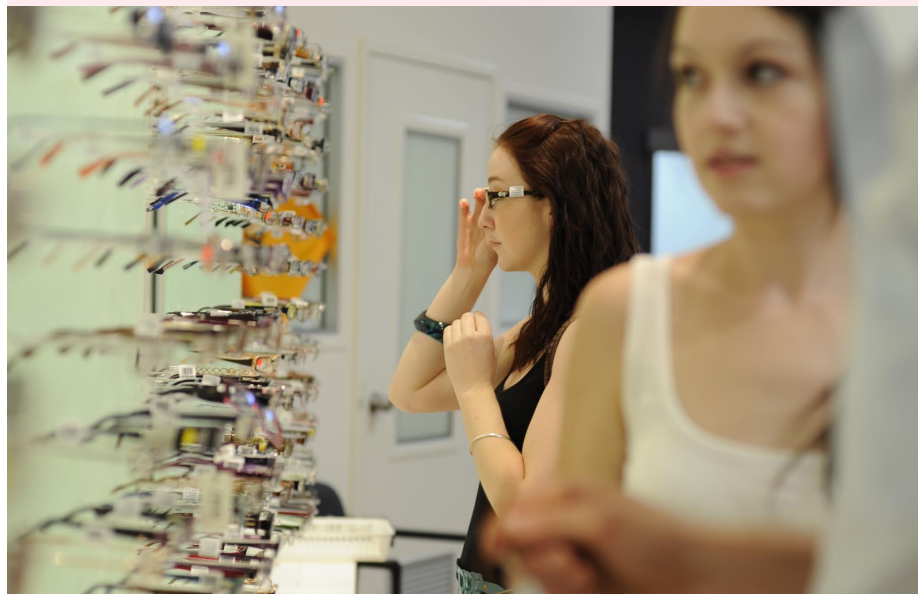
As we have previously communicated, HBF now pays members a 'per tooth' benefit on item numbers D222, D231, D232, and D242, instead of "per eight teeth or less".

Providers are asked to capture the tooth number on the members account.

These changes have been adopted in response to the 9th edition of the Australian Schedule of Dental Services.

New promotional material

Very soon, HBF participating optical providers will be receiving new promotional material, so please remove any old HBF displays in preparation for the change over.



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.

Change of provider details:

Please be sure to contact us in the event that any provider details change (provider name, address, registered providers operating at a practice). Claims cannot be processed if incorrect provider details are presented on an account.

Provider registration application forms are available by phoning the ancillary provider helpline or from hbf.com.au/providers.

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