

## The simple truth

Sally Davies – General Manager, HBF Health



At HBF we recently farewelled Sheila Hood as she left for the birth of her first child, so let me begin by introducing myself.

I've been a member of HBF's senior executive team for some years, most recently as General Manager for Member Relationships. I am delighted to be in a role where I have direct contact with health providers and am looking forward to getting to know at least some of you over the coming months.

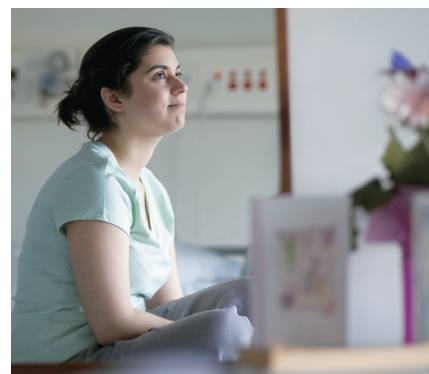
Many of you will have seen HBF's new advertising, reminding people of a simple truth – that nothing matters more than our health. It isn't something we think of most of the time, but as these commercials show, there are times when it becomes the only thing we think about.

The adverts depict very personal experiences and at HBF we are determined to make 'personal health service' a reality for our members. Ultimately, of course, doctors, nurses and other health providers deliver

this service and we are very conscious that fulfilling our promise depends on us having a strong relationship with providers. The next phase of our campaign will highlight the benefits that come from being able to readily access world-class healthcare and in a very real way, this campaign is a tribute to the quality of Western Australia's private health providers.

Finally, I know that many of you will be pleased that the legislation to means test the Federal Government 30% Rebate on private health insurance was defeated in the Senate in September. We have consistently campaigned against this change and have been heartened that others, such as the AMA and Australian Private Hospitals Association, have also

spoken out loudly. Unfortunately, as I write this it seems that the government is determined to ask parliament to consider this legislation again. Needless to say we will continue to speak on behalf of our members and against what we believe is a very ill-conceived change.



### More Western Australians choose HBF

Almost 60% of people taking out health insurance in WA choose HBF rather than any other fund. In fact, during 2008/09 the number of new HBF health insurance policies rose by 5.8%, bringing our membership to 848,000 members.

What's more, according to the latest Private Health Ombudsman annual report, HBF has one of the lowest rates of complaints by members of any of the major funds.

## HBF Innovation Fund

The evolution of medical technology and rapid development in clinical practices is providing even more opportunities for health providers to improve the services they deliver.

But innovation – even when it clearly benefits patients and health providers – always has a cost.

Recognising this, HBF has established an Innovation Fund, enabling providers to obtain financial support for projects which are intended to improve healthcare outcomes.

HBF Health Partnerships Manager, Paul Hersey, believes that opportunities to improve the quality and efficiency of healthcare delivery are ever-present.

“We’ve deliberately made the criteria for accessing these funds broad – because innovation comes in many forms,” Paul explains.

A total of up to \$100,000 is available per financial year (either for one project or several) and any provider whose project conforms to the following guiding principles is eligible to apply.

- Focused on improving quality outcomes and efficiency
- Designed based on creditable scientific rationale
- Potential for long term application beyond one provider
- Easily measurable deliverables and outcomes

- The applicant will provide at least the equivalent “in kind” funding
- Western Australian focused
- The provider is committed to working in partnership with HBF

Innovation funds will be awarded during this financial year to one or more providers, whose project will be completed during that year.

Applications will be reviewed and assessed by an elected Innovation Fund Evaluation Subcommittee.

**For more information, or to apply, please contact Health Partnerships Manager, Paul Hersey, on 9265 6548 or [paul.hersey@hbf.com.au](mailto:paul.hersey@hbf.com.au).**

## COACH and WACRS update

HBF’s Cardiac Rehabilitation Program has been very well received, with more than 200 HBF members recruited to participate so far.

In the last edition of Update, we explained that HBF is exploring two approaches to cardiac rehabilitation designed to assist participants with recovery and reduce the risk of future cardiac events:

**The COACH program (Coaching Patients on Achieving Cardiovascular Health)** is being delivered from within HBF, by two qualified HBF dietitians, who provide one-on-one advice to participants by telephone.

**The WACRS program (Western Australian Cardiac Rehabilitation Service)** takes a more hands on approach, with participants receiving fitness instruction and taking part in a low intensity exercise program in a gym.

It’s early days but we are excited about this program’s potential, and we’re looking forward to evaluating the results after the first 12 months.

**For more information, please contact Broader Health Opportunities Coordinator, Brian Smith, on 9265 6335 or [brian.smith@hbf.com.au](mailto:brian.smith@hbf.com.au).**



## New program for osteoarthritis sufferers

HBF, in conjunction with Arthritis WA and the Osborne GP Network, has launched a new pilot program for HBF members suffering from osteoarthritis of the knee.

Developed by Arthritis WA, the program takes a holistic approach to help osteoarthritis sufferers manage their condition without hospitalisation.

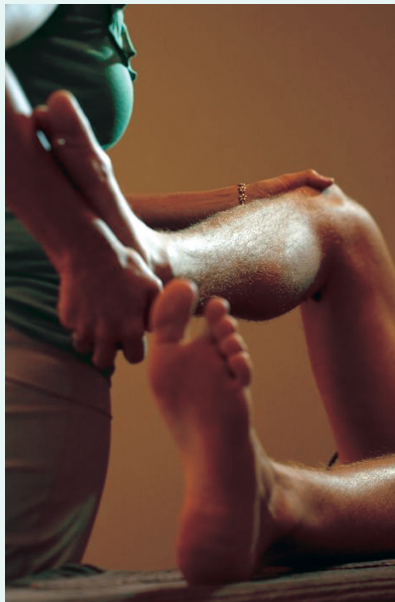
Delivered to HBF members by specially trained Osborne GP Network physiotherapists, participants will learn a range of self-management techniques over an eight-week period.

### Specific program topics include:

- Learning about osteoarthritis
- Pain management techniques
- Osteoarthritis and medications
- Activity and exercise for osteoarthritis
- Falls prevention and balance
- Nutrition and healthy eating for arthritis
- Emotions and arthritis
- Alternative therapies

Following completion of the program, participants will be referred to Arthritis WA to access resources and support on an ongoing basis.

Throughout the pilot, results will be evaluated against outcomes including



improvements in clinical symptoms and the need for surgery.

HBF members who are eligible for the program will be identified and referred by GPs who practice within the Osborne GP Network geographical area (northern suburbs).

The program is groundbreaking in that it enables HBF to support members prior to hospital admission for acute intervention.

**For more information, please contact Broader Health Opportunities Coordinator, Brian Smith, on 9265 6335 or [brian.smith@hbf.com.au](mailto:brian.smith@hbf.com.au).**

***In the 2007/08 financial year, HBF received claims for more than 3,275 hospital episodes of osteoarthritis of the knee and paid \$32.3m in benefits to members.***

## Save your Rebate update

In September the Senate rejected legislation that would have resulted in the Federal Government 30% Rebate on private health insurance being means tested.

As we reported in our previous newsletter, this is a measure that would directly affect around 170,000 HBF members who would experience a dramatic increase in their premiums.

It would effectively discourage many Australians from taking responsibility for their own healthcare, ultimately leading to greater pressure on public health services.

As you know, HBF and many health providers have consistently opposed this proposal. While it is encouraging to see this legislation so emphatically rejected, it seems likely the Government will seek to reintroduce this legislation into Parliament at a later date.

We will continue to speak out for our members and against a measure, which we believe represents a serious attack on the private health sector in Australia.

## New HCP email address

We now have a new email address for receipt of Hospital Casemix Protocol returns, so next time you're completing an HCP return, please send it to:

[HospitalCasemixProtocol@hbf.com.au](mailto:HospitalCasemixProtocol@hbf.com.au)  
(the email address is case sensitive)



## *THELMA offers medical e-claiming*

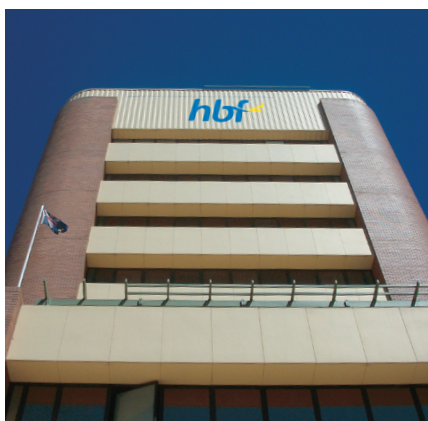
Since the successful introduction of ECLIPSE, take-up has gained momentum and the number of electronic medical claims is increasing each month.

If you're not already on board, now there's even more reason to join, with software vendor, THELMA, offering ECLIPSE capability for practice management software vendors.

Using THELMA's new ECLIPSE capability can help improve your cash flows, with some providers reporting turnaround times for HBF e-claims as low as two days.

To find out if your software is THELMA enabled, please contact THELMA on [information@thelma.com.au](mailto:information@thelma.com.au)

***If you're already using Medicare Online it's easy to 'switch on' patient e-claiming using ECLIPSE. To find out more, contact your software vendor or call 1800 700 199 to speak to one of Medicare's Business Development Officers.***



## *We've become a company!*

Due to recent amendments to federal legislation, HBF is now required to operate its health insurance business as a company under the Corporations Act 2001.

The WA Parliament has helped HBF to meet this obligation by passing an Act, which allows HBF to become a company named HBF Health Limited.

We have a new ABN, 11 126 884 786, so please amend your records to reflect these changes. Our ARBN is no longer required.

Whilst our name has changed, we still retain our not for profit status, so please be reassured it's business as usual.

### ***HBF Directory of Contacts:***

Medical gap queries: 1300 363 310  
Medical provider claims queries: 9265 6110  
Email: [askhealth@hbf.com.au](mailto:askhealth@hbf.com.au)

Hospital queries: 1300 363 310  
Medical provider registration: 9265 6378

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

#### **Change of provider details:**

In the event that any provider details change (provider name, address, registered providers operating at a practice) please contact our Medical Provider Registration line. Claims cannot be processed if incorrect provider or Medicare details are presented on an account.