



SmartHealth

HIF NEWSLETTER
DECEMBER 2018

Farewell 2018 Hello 2019

The end of 2018 is fast approaching. It's been an exciting year for Australians. Let's take a look at what's happened that has affected us all.

- Malcolm Turnbull was voted out and Scott Morrison was named the new Prime Minister of Australia.
- The Federal Government announced that Private Health Insurance changes come into effect from 1 April 2019.
- There were two royal weddings, a royal baby born and a royal pregnancy announced.
- The West Coast Eagles won their fourth AFL Grand Final.
- The first same-sex marriages took place in Australia.
- The Commonwealth Games were held on the Gold Coast.
- The Australian population ticked over 25 million.
- The Bachelor didn't choose a girl... awkward!

We're looking forward to an even more exciting 2019! Thanks for being part of it with us.

Inside:

- PHI Reforms
- Public v Private - the key to lower premiums
- **Recipe:** Mint Cacao Mousse & Ginger Snaps
- **Competition:** Win a \$50 Hoyts Voucher

New year, new Extras limits

Your Extras limits reset on 1 January so if you've already reached your annual limits, you'll be able to start claiming again soon. If you haven't, now is the perfect time to use up any limits you still have remaining. So get claiming and put your Extras benefits to good use before the New Year rolls around.

To remind yourself of the various benefits and annual limits you can access for Extras services, visit hif.com.au/extras or give us a call.

You can also see how much you've claimed so far this year by logging into our HIF Member app (available for Apple and Android users) or by visiting the 'Claims History' section in your Member Centre at hif.com.au/members

Find us on:



PHI Reforms

You've probably heard that Australian Private Health Insurance is going to change. There's a lot in the media about how the changes will affect health insurers and their members. We're here to help.

At HIF we put our Members first and we're working hard to minimise the impact of the changes. We'll be contacting Members very soon with more details on the reforms and importantly how you will be affected, if at all.

The Federal Government's aim is to make health insurance simpler and more affordable for Australians. The major changes are:

- a simplified 4-tier system for hospital cover;
- new groupings of medical services with set requirements for each tier;
- optional upgrades for mental health services;
- giving health insurers the option to offer discounts to younger Australians;
- to allow health insurers to offer cover for accommodation and travel for regional members;
- increasing the voluntary excess amounts available; and
- the removal of some natural therapies from Extras covers.

The legislation is quite complex, so we've broken it down to make it easier to understand.

The new tier system

The new Gold, Silver, Bronze and Basic tiers introduced by the Government require all health insurers to cover the same clinical categories (groups of medical services) under each tier. This means that existing hospital products must be made compliant with the new legislative tiers. And, health insurers must all use the same language, so it's easier for you to compare and make an informed decision.

To ensure there is still some ability for health insurers to differentiate themselves and remain competitive, we will all be allowed to introduce 'Plus' products. A Silver Plus product, for example, must include all the medical services covered on the base Silver product, plus other medical services not included in that tier.

Clinical categories

In addition to the new hospital cover tiers, the Government has also announced the introduction of clinical categories. These new groupings of medical services are designed to ensure there's greater clarity of what is and isn't covered under each hospital policy to help you make informed decisions about your cover.

Let's look at the clinical category of 'Back, Neck and Spine' as an example. This category covers hospital treatment for the investigation and treatment of the back, neck and spinal column, including spinal fusion. However, joint replacements, joint fusions, spinal cord conditions, back pain and chemotherapy aren't part of this category, they're listed under different ones.

Supporting mental health

Mental Health is one of the most complex issues in society and chances are, you've known someone (or are someone) who has been affected by mental health. So, as a priority, the Government launched the first of its changes to private health insurance back in April this year.

This change gives Members the opportunity to upgrade their hospital cover once in their lifetime to take advantage of a higher level of cover for mental health issues and drug and alcohol treatment when it's needed. By upgrading for this reason, Members are exempt from serving waiting periods for these services.

The waiting period exemptions will make it much easier for Members to get the in-hospital care they need when they need it.



Below are the details of the Government's new base hospital tiers. These tables show the medical services that are covered under each.

Hospital treatments by clinical category	Basic	Bronze	Silver	Gold
Rehabilitation	✓R	✓R	✓R	✓
Hospital psychiatric services	✓R	✓R	✓R	✓
Palliative care	✓R	✓R	✓R	✓
Brain and nervous system	RCP	✓	✓	✓
Eye (not cataracts)	RCP	✓	✓	✓
Ear, nose and throat	RCP	✓	✓	✓
Tonsils, adenoids and grommets	RCP	✓	✓	✓
Bone, joint and muscle	RCP	✓	✓	✓
Joint reconstructions	RCP	✓	✓	✓
Kidney and bladder	RCP	✓	✓	✓
Male reproductive system	RCP	✓	✓	✓
Digestive system	RCP	✓	✓	✓
Hernia and appendix	RCP	✓	✓	✓
Gastrointestinal endoscopy	RCP	✓	✓	✓
Gynaecology	RCP	✓	✓	✓
Miscarriage and termination of pregnancy	RCP	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	RCP	✓	✓	✓
Pain management	RCP	✓	✓	✓
Skin	RCP	✓	✓	✓
Breast surgery (medically necessary)	RCP	✓	✓	✓
Diabetes management (excluding insulin pumps)	RCP	✓	✓	✓
Heart and vascular system	RCP		✓	✓
Lung and chest	RCP		✓	✓
Blood	RCP		✓	✓
Back, neck and spine	RCP		✓	✓
Plastic and reconstructive surgery (medically necessary)	RCP		✓	✓
Dental surgery	RCP		✓	✓
Podiatric surgery (provided by a registered podiatric surgeon)	RCP		✓	✓
Implantation of hearing devices	RCP		✓	✓
Cataracts	RCP			✓
Joint replacements	RCP			✓
Dialysis for chronic kidney failure	RCP			✓
Pregnancy and birth	RCP			✓
Assisted reproductive services	RCP			✓
Weight loss surgery	RCP			✓
Insulin pumps	RCP			✓
Pain management with device	RCP			✓
Sleep studies	RCP			✓

✓ Indicates the clinical category is a minimum requirement of the product tier. The clinical category must be covered on an unrestricted basis.

RCP Restricted cover permitted: indicates the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories on a restricted or unrestricted basis.

✓R Indicates the clinical category is a minimum requirement of the product tier. The clinical category may be offered on a restricted cover basis in Basic, Bronze and Silver product tiers only.

A blank cell indicates that the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories; however it must be on an unrestricted basis.



Travel & accommodation benefits for regional and rural Members

Travel and accommodation benefits for Members living in regional and rural Australia will be permitted from 1 April 2019 under Hospital cover. This will allow Members to access benefits to travel away from home for important hospital treatments.

Some natural therapies are being removed from Extras cover

From 1 April 2019, health insurers will no longer be permitted to provide cover for some natural therapies. This change follows a recent review by the Commonwealth Chief Medical Officer, who reported there was no clear evidence demonstrating the efficacy of several natural therapies.

For HIF Members, this means that we won't be able to pay benefits for homeopathy, naturopathy, pilates and yoga from April 1 next year. But you'll still be able to claim for acupuncture, traditional Chinese medicine, myotherapy and remedial massage.

Voluntary changes

Below are some of the optional changes that health insurers could explore if they wish now and in the future.

At this stage, we haven't decided if we're going to implement these optional changes. We need to consider whether offering them is in the best interest of our entire Member community. We don't know yet what the effect will be on premiums and benefit improvements for all Members in the longer term.

Discounts for younger Australians

From 1 April 2019 health insurers will have the option to offer discounts to Members aged 18-29 years old. This change aims to encourage Australians to purchase health insurance at a younger age. Health insurers can offer a 2% discount for each year that a person is aged under 30 (from when they first purchase a hospital insurance policy) up to a maximum of 10%.

Increase in the voluntary maximum excess

Health insurers will be permitted to offer higher excesses, up to \$750 for singles and \$1,500 for families, on hospital cover from 1 April 2019. A higher excess reduces your premium, but it does mean that if you're ever admitted to hospital for overnight in-patient treatment, you'll have to pay any applicable excess before HIF and Medicare can pay their amounts.

Keep up to date with changes as we hear about them and learn more about the Federal Government changes at [hif.com.au/changes](https://www.hif.com.au/changes)

Public vs Private: the key to lower premiums

There's been lots of talk in the news about the rising cost of health cover. The Federal Government recently identified what health insurers have been saying for some time now, using your private health insurance in a public hospital is costing health fund Members more and more each year*.

So, let's look at why that is and how you can help.

When you're admitted to a public hospital, it's usually at a time when you're scared, in pain or stressed – particularly if it's an emergency. And, it can be really confusing too. When you're asked for your private health insurance details it's natural to just do what you're asked and hand them over. But this is leading to premium increases for everybody.

You see, public hospital treatment is paid for by the Government out of the taxes Australians pay. Some public hospitals are targeting privately insured patients to secure more funding on top of what they already get. The public system is supposed to be free (because your taxes are meant to cover their costs) so you won't usually get a bill, but HIF does.

The key benefits of private health insurance are that you get treatment quickly, avoid the public hospital waiting lists and get to choose your own doctor. If you're not getting any of these benefits, there's no advantage to using your private health insurance in a public hospital.

In a public hospital, all you generally get for providing your health fund details is a TV, a newspaper and possibly a private room (but that's not guaranteed). But by giving the public hospital your private health insurance details you're contributing to the funding of public hospitals even though you're already contributing to the public system (Medicare) through your taxes.

It's one of the biggest misconceptions when you're being admitted to a public hospital. You don't actually have to give your private health insurance details over. In fact, the law states that you must be given the choice. So, it's completely up to you whether you make use of your health insurance or whether you opt to be admitted as a public patient and use Medicare in the public system.

The Government has estimated that people using their private health insurance at public hospitals has contributed 0.5% a year to premium increases*. So next time you're admitted to a public hospital, think about whether you really need or want to use your private health insurance and together we can all work to reduce premium increases.

**Source: Department of Health
Fact Sheets - Private health
insurance reforms: Private
patients in public hospitals*



Mint Cacao Mousse with Ginger Snaps



Christmas dessert doesn't always have to be a guilty decadent affair. Why don't you polish off a hearty festive roast dinner with a nutritionist's digestive supporting ginger and mint sweet course.

Ingredients:

Mousse

- 1 ½ cup coconut milk
- ½ cup maple syrup
- ½ cup cacao powder
- ¼ cup chia seeds
- 1 tsp peppermint extract
- ¼ cup cacao nibs, to garnish
- 1 bunch fresh mint, to garnish

Snaps

- ½ cup coconut flour
- ½ cup unsalted butter
- ¼ cup coconut sugar
- 1 egg
- ½ tsp vanilla paste
- 1 pinch Himalayan pink salt
- 1 tsp ground ginger
- 1 pinch ground nutmeg
- 1 pinch ground cloves
- 1 pinch ground cinnamon

Method:

Preheat oven to 180 C.
Blend or whisk together all mousse ingredients. Pour mixture evenly into ramekins and set in the fridge overnight.
Meanwhile, to make the snaps add all ingredients into a blender and pulse until all combined and slightly stiff. Grab a tablespoon of mixture for each snap, roll into a ball and press with a fork.
Bake for 20-25 minutes or until golden.
Sprinkle mousse with cacao nibs and fresh mint, then stick a snap on top.
Eat.

Serves 4 | 30 minutes + fridge time.

 @rosiemansfield

 @foodhackerbyrosiemansfield

**ENTER
TO WIN!**

It's officially summer which means things are going to start getting pretty hot in Australia. So, to help you keep the heat away, entertain the kids during school holidays and catch some of the hottest movies in town, we're giving you the chance to win a \$50 Hoyts cinemas voucher.

To win one of 20 vouchers, simply let us know where your favourite Australian holiday destination is at hif.com.au/win

Full competition terms and conditions can be found at hif.com.au/win

HIF Privacy Policy

Keeping your personal information private and confidential is important to us. However, this information may be used by us or disclosed to a third party, including a Government Agency or a person contracted to HIF, to inter alia assist us manage claims (including auditing) and ensure the interests of HIF members are preserved. Go to hif.com.au for a full copy of HIF's Privacy Policy.

Phone **1300 13 40 60**

Visit **hif.com.au**

Email **hello@hif.com.au**