



SmartHealth

HIF NEWSLETTER SPRING 2023



What if ... we kept you informed

In this spring edition of SmartHealth, we talk about the results of our inaugural Sleep Index Survey, supporting the QUEST Global medicinal cannabis study, teaming up with Perth Wildcats for a 12th season, and much more.

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HIF sleep survey reveals Australia's 'cost of not sleeping' crisis

Everyone's aware of the cost-of-living crisis. But what about the cost of not sleeping? Our inaugural Sleep Index Survey reveals a vicious cycle that needs to be broken.

Along with diet and exercise, sleep is one of the three key pillars of physical health and mental wellbeing. So, it's bad news – if not entirely unexpected – that our survey found most Australians aren't getting enough quality sleep.

But crucially, the sleep deficit is even more pronounced for people struggling to make ends meet. Respondents with no disposable income had a much lower sleep score than people with some disposable income (23% vs. 9%) and are almost twice as likely to get too little sleep (31% vs. 17%).

Dr Jennifer Walsh, Director of the Centre for Sleep Science at the University of Western Australia, was an adviser on the survey. She said the survey showed there's still a long way to go in educating Australians about sleep.

"While most Australians can correctly identify common sleep 'myths', many lack knowledge about best sleep practice," Dr Walsh said.

"Almost two in three are not aware that while you can catch up on sleep, you can't bank it, while almost a quarter of the respondents don't agree that most adults need at least seven hours sleep a day, preferably at night."

8 hours

What most Aussies consider the daily/nightly 'ideal'.

25%

Get no more than six hours on days when they work.

65%

Say they prioritise sleep, but just 25% maintain a consistent bedtime routine.



To learn more about the survey, visit hif.com.au/sleepsurvey.

We'll be using the findings of the survey to provide advice, as well as products and services, that will help our members get a better night's sleep.

For helpful tips on getting more and better quality shut-eye, check out our sleep hygiene blogs at healthhub.hif.com.au/sleep-hygiene

Oh, baby! Sleep support for new and expecting parents

If there's one group of people that knows all about the sleep deficits highlighted in our Sleep Index Survey, it's new or expecting parents. But now you can rest easy. If you have HIF Domestic Hospital Cover that includes pregnancy and birth, help is just a click or call away.

Introducing our Nourish Baby program

Bringing a new baby into the world is a magical experience, but it can also be overwhelming.

To support members through their parenthood journey, we've launched a new partnership with Nourish Baby, an evidence-based online antenatal and early parenting education and sleep support program.

Nourish Baby provides specialised support and ongoing programs to help you during your pregnancy journey and beyond. This includes:

- **An online learning hub:** A suite of interactive and engaging courses covering pregnancy health, birth, feeding, babies and toddlers.
- **Personalised phone support:** Available for four months following birth, provided by qualified early parenting consultants experienced in infant and toddler sleep.
- **Emotional and mental health screening:** Delivered in partnership with iCOPE, Australia's perinatal mental health peak body, providing access to perinatal mental health specialists.

Nourish Baby's online courses are available in Arabic, Mandarin and Vietnamese, as well as English. Visit nourishbaby.com.au or contact our team on 1300 134 060 to find out more.





HIF supports next phase of global medicinal cannabis study in Australia



HIF is supporting what is expected to become the world's largest study into the impact of medicinal cannabis treatment on health economic outcomes and quality of life for patients suffering from chronic health conditions. And eligible HIF members have priority access to the program.

The QUEST Global study, led by Curtin University and sponsored by medicinal cannabis supplier Little Green Pharma (LGP), is open to Australians living with one of 200 chronic conditions.

Conducted over five years, the study will assess whether medicinal cannabis reduces the economic impact of chronic disease by reducing the need for medications and healthcare services.

QUEST Global follows on from the award-winning QUEST Initiative study, which found medicinal cannabis resulted in significant improvements in quality-of-life metrics, such as mobility, pain, sleep issues, anxiety and depression.

LGP Head of Research and Innovation Dr Leon Warne said, "QUEST Global seeks to assess changes in participants' conditions, symptoms and economic factors related to health using self-reported outcomes.

"The increased focus on health economics in QUEST Global will mean ongoing costs will be analysed and provide a framework for thinking about how Australia should allocate its limited health resources to meet people's demands and needs for healthcare services, health promotion and prevention."

Priority access and discounts for eligible HIF members

HIF members who meet the study's eligibility criteria and would like to participate will be given priority and access to discounted LGP medicinal cannabis products. What's more, we offer benefits towards the medicinal cannabis products that are part of the QUEST Global study*.

HIF CEO Justin James said, "At HIF, our focus is on providing more choice and access to our members when it comes to treatment. We believe this study, like the QUEST Initiative, will provide insights that will be valuable not just to HIF and its members but the industry as a whole."

Read the full story at hif.com.au/quest-news or visit thequestinitiative.com for more information about the study's eligibility criteria.

* HIF will pay a benefit towards the medicinal cannabis products that are part of the QUEST Initiative if members hold HIF Extras Cover that includes Pharmacy. Benefits are subject to individual policy limits and waiting periods.

Perth Wildcats partnership a slam dunk for HIF

Teamwork makes the dream work. And it's a dream to renew our partnership with the National Basketball League's Perth Wildcats for a record 12th consecutive year.

We've been by the Wildcats' side as a Diamond Partner since 2013, making ours the longest recognised partnership in the National Basketball League (NBL).

HIF Chief Executive Officer Justin James said he was looking forward to supporting the team as they attempt to secure a coveted place in the 2023/24 NBL play-offs.

"Anyone who has been to a Wildcats game knows what an exhilarating experience it is," Mr James said. "But beyond that, the Wildcats share similar values to HIF so it's wonderful to be partnering with them once again."

Perth Wildcats won back-to-back NBL titles in 2019 and 2020 and have 10 championship trophies under their belt – more than any other team in the league – along with 36 NBL finals appearances.

The club boasts close to 11,000 members and enjoys regular game attendances of more than 11,000, along with a loyal army of 280,000+ followers across its social media channels.

CEO of SEN Teams Richard Simkiss said he was grateful for the continued support of HIF.

"The partnership between HIF and the Perth Wildcats has been such a success over many years because of our shared focus on members, community and inclusion," Mr Simkiss said.

"In particular, it's our shared commitment to providing members with tangible benefits and our collaboration on events and game night activations that promote community and inclusion in a meaningful way."

Visit wildcats.com.au to view the Perth Wildcats' schedule of games.



What if... we helped you get the most out of your Extras Cover

Where has 2023 gone? Before you know it, it'll be 2024 and you'll have new claiming limits on your Extras Cover. So, if you've got any of this year's limits left, now's the time to use them.

Not sure what you're covered for?

We cover a host of health services, from dental, optical, physio, chiro and remedial massage to pharmacy, psychology, speech therapy and much more. And unlike some health funds, we don't lock you into certain providers. Visit **hif.com.au/factsheets** to find out what you're covered for.

How do you check your unused limits?

You can check your account and how much you've claimed by logging in to our Online Member Centre at **hif.com.au/members** or through the HIF app.

Still have Extras limits to use up?

You know what to do. And claiming couldn't be simpler:

Your membership card

Simply swipe your membership card at your provider's terminal to claim instantly. We'll pay benefits directly to your provider. That's it. Nothing more to do.



The HIF mobile app

If you've already paid your invoice, you can fast-track your claim through our app. We'll pay your benefit directly to your nominated bank account.



Our Online Member Centre

Log in to our Online Member Centre account at **hif.com.au/members** to submit your Extras claims.



For more information on how to claim, visit **hif.com.au/claim**



Accessing mental health support at home

Did you know you have free access to Teladoc Health's Mental Health Navigator program, which provides confidential mental health support and advice? It's available to all HIF members aged 18 years or older with any level of HIF health insurance cover.

How does Mental Health Navigator work?

Mental Health Navigator is a convenient way to seek support from the comfort of your own home, connecting you with a team of mental health professionals.

Here's how it works:

1. **Contact Mental Health Navigator.** Call **1800 830 082** or submit a request online at **bestdoctors.com/Australia/navigator**.
2. **Talk to a mental health professional via a video call.** They'll support you throughout your Mental Health Navigator journey.
3. **Meet a psychiatrist or psychologist on a video call.** They'll be expertly matched to your specific needs.
4. **Get your confidential report and treatment recommendations.** Your mental health professional will talk it through with you.

For more information, including terms and conditions, visit **hif.com.au/mentalhealthnavigator** or call the Mental Health Navigator hotline on **1800 830 082**. Please note, Mental Health Navigator is not an emergency service. Contact 000 (in Australia) for emergency assistance.

Tummy-lovin' green smoothie

Eating plenty of fibre from a variety of plant foods is a sure-fire way to keep your bowel in tip-top shape.

Fibre helps create healthy bowel motions and gives you a probiotic bacteria boost. It's also fuel for the cells in your colon and the beneficial bacteria already in your gut.

Our Tummy-lovin' green smoothie is a super-easy, oh-so-tasty way to get your fibre fix. Give it a try!

Jaime Rose Chambers

Ingredients

- 1 green kiwi (peeled or keep the skin on for extra tummy-loving benefits)
- 1 frozen banana
- 1/4 cup baby spinach
- 1 cup milk (of your choice)
- 1/2 cup probiotic yoghurt
- 1 tsp chia seeds
- 1 tsp flaxseeds
- 1 tbsp rolled oats

Method

Place all your ingredients in a Nutribullet, blender or food processor and blend until smooth and creamy. It's that easy!



What if...

we could answer those commonly asked questions?

So, you're eligible for Medicare and have the added peace of mind and flexibility of HIF Hospital Cover. So far, so good. But what if you need medical treatment? How does Medicare and your insurance work? What's covered? Will there be any out-of-pocket expenses?

Get the answers you need. Get in touch.

As soon as your procedure is confirmed, contact us for an estimate. Ask your doctor for the details, then call us or complete our online form at hif.com.au/medical-estimate. We'll explain which services are included on your Hospital Cover and the amount we'll pay.

What details do I need?

We'll need the details for each service required for your procedure:

- The Medicare Benefits Schedule (MBS) item number (this is the most important detail) and fee
- The service provider number
- Your hospital and admission date

How is my medical estimate calculated?

For inpatient services that are covered by Medicare and your Hospital Cover, Medicare covers 75% of the MBS fee and we cover the remaining 25%.

Why do I have to pay an out-of-pocket cost for a procedure I'm covered for?

While regulations limit how much Australian funds can pay towards medical services (the 25% we mentioned), providers can charge their own fees. So, if your provider's fee is higher than the MBS fee for your service, there's an out-of-pocket cost that isn't covered by Medicare or your insurance.

Access Gap: Can I avoid out-of-pocket costs?

Yes! As an HIF member, you can reduce or even eliminate out-of-pocket costs by asking providers to treat you under Access Gap. With thousands of participating doctors and specialists across Australia, our gap cover arrangement helps you access the treatment you need at a reduced cost.

To learn more about Access Gap and find participating providers, visit hif.com.au/access-gap-cover

The MBS guides how much a health fund can pay for medical services in Australia. Learn more at hif.com.au/mbs

Got a burning question about private health insurance? Email us at smarthealth@hif.com.au

Visit hif.com.au/members Email hello@hif.com.au Phone 1300 134 060

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