

Health LINKS

DECEMBER 2018

A special offer for our members

Do you or a family member have diabetes? Keep reading to find out how you can get a FREE blood glucose meter courtesy of Trividia Health.

At Phoenix Health Fund, we're always looking for ways we can add value to your membership. That's why we're excited to announce a special offer from Trividia Health, a leading developer and manufacturer of advanced performance products for people with diabetes.

Trividia Health are a key supplier of blood glucose monitoring systems, helping people with diabetes enjoy a better quality of life. The TRUE METRIX Air meter features a high quality protective screen, large display and produces results as quickly as 4 second, and comes complete with a free Android or IOS smartphone app.

To receive your **FREE TRUE METRIX Air meter**, simply contact the **Trividia Health team on 1800 001 351** and mention you're a Phoenix Health Fund member.



Message from the CEO



Welcome to the December 2018 Newsletter.

It is hard to believe that 2019 is just around the corner. The Board, Management and Staff would like to take this opportunity to wish all our members a safe and Merry Christmas. I also take this opportunity to thank all the Phoenix Staff on behalf of our members for their dedication to the Health Fund. I know that our staff pride themselves on delivering the best service possible to you, our members.

In this newsletter we cover some very important topics. Our members may recall the recent media coverage about the new Private Health Insurance Reforms that are driven by the Government. The reforms are set to commence on 1 April 2019 and are designed to help make private health insurance simpler and more affordable for Australians. On page 2 of this newsletter, you find an overview of the reforms – however, please be assured that Phoenix will communicate these reforms in detail to our members in March 2019 as part of our premium notification to you.

Again, I hope you and your family have enjoyed a Merry Christmas and safe New Year.

Sharon Waterhouse, Chief Executive Officer

Happy New Year!

2019

Private Health Insurance Reforms

to be introduced on 1 April 2019



► Gold, Silver, Bronze and Basic tiers of cover

New easy to understand tiers of hospital cover are being introduced. All hospital products will be required to be categorised as Gold, Silver, Bronze or Basic. These levels will be underpinned and defined by new standard clinical categories also being introduced.

But what does this mean for you, our member? Phoenix has been working to ensure that all our hospital covers adhere to the new clinical categories and also the Gold, Silver, Bronze and Basic tiers. We are extremely pleased to reassure our members that our products already support these changes, as our covers have limited exclusions and restrictions, and therefore are not affected by the clinical category changes.

You may continue to read or hear information over the coming months about these changes in the media. Some may be negative – as some health insurers may be required to recategorise their covers and make product changes – but this is not the case with Phoenix Health Fund, so we encourage you to contact us if you have any concerns.

► Increased Excess Levels

Eight out of 10 people with hospital cover already choose products with excesses. These excesses have been set out under the Private Health Insurance Act 2007, at a maximum of \$500 for singles or \$1,000 for couples and families for almost 20 years.

Effective 1 April 2019, the maximum is now being lifted to \$750 for singles and \$1,500 for couples and family policies. The higher excess is voluntary for health funds to apply to hospital covers. Phoenix will be introducing this new excess across our new category Silver and Bronze covers, allowing a higher excess product in exchange for lower premiums. Again, members will be notified of these new excess options as part of premium notification to you.

► Discounts for 18 to 29 year olds

As the population ages, it is apparent that younger people are declining in joining the private health insurance sector and instead seeking treatment in the public system. As of 1 April 2019, younger Australians aged between 18 to 29 years will be encouraged to take out private health insurance by receiving age based discounts of up to 10 per cent off their private health insurance hospital premiums. The allowable discount will be 2% for each year that a person is aged under 30, to a maximum of 10 per cent for 18 to 25 year olds, and this discount will be sustained until the age of 41 where the discount then reverses at 2% per year.

Phoenix intends to introduce this discount on our entry level products to encourage new younger membership, and existing eligible members in these age brackets will be notified accordingly in March 2019.

We understand that our older, long-term members may be disappointed that younger Australians taking private health insurance will be receiving a discount. However, it is important to recognise that without younger, healthy people entering into the private health insurance sector, the aging population and claims experience will only continue to affect health insurance premiums into the future.

It is also important to note that this discount is optional for private health insurers to offer, including selected covers. Therefore, the discount may not be offered by all insurers across all levels of hospital covers, and may not be transferable between health funds.

Private Health Insurance Reforms (continued)

► Natural therapies

Following a review undertaken by the National Health and Medical Research Council (NHMRC), which was tasked by the Government, reviewing scientific literature examining the effectiveness and, where available, the safety and cost effectiveness of 17 natural therapies, it was recommended that the following therapies be removed from private health insurance benefits under a complying product for the payment of benefits. They are: Alexander technique, aromatherapy, Bowen therapy, Buteyko, Feldenkrais, herbalism, homeopathy, iridology, kinesiology, naturopathy, Pilates, reflexology, Rolfing, shiatsu, tai chi, and yoga.

This review was conducted in line with NHMRC's approach to assessing evidence. The NHMRC reviews were undertaken for the specific purpose of informing the Australian Government's Natural Therapies Review and found there is no clear evidence demonstrating the efficacy of these natural therapies.

Although Phoenix Health Fund does not cover a large majority of these natural therapy services, the fund will be required to restructure some the benefits where services such as naturopathy, Pilates, herbalism and yoga were payable.

Members who are currently receiving benefits for these services will be notified accordingly prior to the changes.

► Benefits for Rural and Regional Members

People living in regional and rural areas sometimes need to travel away from home for specialist medical and hospital treatment. Effective 1 April 2019, Phoenix will be providing new and improved benefits under our hospital covers that we hope will ease the financial burden for members travelling for treatment.

► Additional Legislative Reforms

Stronger Ombudsman's Powers

While the Fund encourages members to talk to us regarding any issues that may arise with your private health insurance membership, the Private Health Insurance Ombudsman's role will be expanded to better support and protect you.

This will include stronger powers to inspect and audit private health insurers to address any member complaints.

Improved Information

The Private Health Insurance Ombudsman website privatehealth.gov.au will be upgraded so that it is easier for you to read and understand, helping you to compare and choose products that best meet your needs. This information will be clear and standardised across all insurers.

Terminating Private Health Insurance Products

Important consumer protections have also been introduced if an insurer chooses to terminate a product and move those insured to a new product. If an insurer plans to terminate a product, they must now provide people insured under the product with clear and transparent information about how this change will affect them.



We trust that our members appreciate that we are still finalising communications in relation to these changes, together with our premium adjustment and benefit notification. Phoenix members can expect to receive information tailored to your current cover and circumstances in early 2019. In the meantime any queries or concerns may be directed to one of the Phoenix Health Team.

Call Phoenix Health on 1800 028 817



Quick and easy recipe



TURKEY, ORANGE AND ROCKET SALAD with orange vinegariette

Put your Christmas leftovers to good use with our quick and healthy turkey salad recipe.

Ingredients

- 2 oranges
- 400g leftover roast turkey, sliced (see note)
- 120g baby rocket
- 1/2 cup pitted Sicilian olives
- 1/2 small red onion, thinly sliced
- 1/3 cup fresh flat-leaf parsley leaves
- 60g fetta, crumbled
- 1/4 cup flaked almonds, toasted
- Crusty bread, to serve

Orange vinegariette

- 1/4 cup extra virgin olive oil
- 1 1/2 tablespoons red wine vinegar
- 1 tablespoon orange juice
- 1 teaspoon wholegrain mustard



Instructions

1. Make Orange Vinaigrette. Place oil, vinegar, orange juice and mustard in a small bowl. Season with salt and pepper. Whisk until combined.
2. Peel oranges, removing white pith. Slice oranges into rounds. Place turkey, rocket, olives, onion, parsley and orange slices in a large bowl. Drizzle with dressing. Gently toss to combine.
3. Divide salad among serving plates or on a large platter. Sprinkle with feta and almonds. Serve with crusty bread.

Recipe courtesy of taste.com.au



Call 1800 028 817

We are open 8:30am – 5:00pm Monday – Friday (AEST)

Jump onto Online Member Services (OMS) by visiting

members.phoenixhealthfund.com.au

Email us on enquiries@phoenixhealthfund.com.au