

Health LINKS

APRIL 2019

Message from the CEO

Welcome to the April newsletter, our first for 2019, just in time for the Easter Holiday. In this newsletter we touch on the private health insurance reforms, the importance of knowing what cover you have and how we can help you check your cover. We encourage all our members to take this time to review their cover, as it's important to know your rights when or if you need hospitalisation.

At Phoenix, we have been working for members' aligning ourselves with providers to offer you support and care when you need it most. We have recently teamed up with Your Health Navigator to offer ongoing care for chronic conditions, not limited to hospital substitute treatment services, such as hospital or rehabilitation in the home, and care co-ordination.



Your Health Navigator is dedicated to providing professional and reliable in-home care. Please contact the fund if you would like further information about these services.

Sharon Waterhouse,
Chief Executive Officer



Parkinson's Awareness Month

April is Parkinson's Awareness month, so we're shedding some light on this often misunderstood disease.

Parkinson's disease affects approximately 100,000 people in Australia, with 32 people being diagnosed every day.

This is greater than prostate, bowel and many other forms of cancer.

Although it's more common in older people, Parkinson's can affect anyone at any age: 20% of sufferers are under 50 years old, while 10% are diagnosed before the age of 40.

Parkinson's is a progressive, degenerative brain disease, which causes trembling, stiffness, slowness of movement and a loss of fine motor control. However, the nature and severity of symptoms can vary considerably between people affected.

Other symptoms can include freezing of movement, sleep disorders and mood disorders such as anxiety and depression, in addition to fatigue, pain, and speech changes.

While there is no cure, symptoms can be managed with a variety of medications and treatments, and many people with Parkinson's disease live full and happy lives.

Exercise is essential for people affected by Parkinson's disease. Keeping active is linked to an improved sense of wellbeing, and can help to reduce stiffness and improve mobility, posture and balance.

Eating a balanced diet is also important. In honour of Parkinson's Awareness month, we have included a delicious, healthy and easy to digest stir-fry recipe on page 4.

Exercise and diet are encouraged in combination with other treatments. Always speak to your doctor if you have any questions or concerns about your health.

Head to parkinsons.org.au to learn more and find out how you can get involved this Parkinson's Awareness month.

Government Reforms

We hope that the information provided to you in March detailing the Private Health Insurance Reforms was useful and explained your cover in detail. Again, in this edition of Newslinks we have detailed the relevant hospital categories set out below. We should also clarify that all health insurers are required to provide members with these hospital categories but may do so in their own format, this will make comparing hospital cover easier.

Hospital Treatment Product Tiers – Gold, Silver, Bronze and Basic				
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	✓	✓	✓
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 & Silver 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.

Please contact one of the Phoenix Health Team Members if you would like assistance with your cover.



Know Your Benefits

At Phoenix it is about you, our member and we want to ensure that you are utilising all your benefits

► Check My Cover

- ☐ I have reviewed my cover recently
- ☐ I know what my exclusions are
- ☐ I have an excess on my cover that is still suitable for my age and lifestyle
- ☐ I am utilising all the benefits available under my Phoenix membership

If you answered YES to these questions, then you should be satisfied that you are covered at the level necessary for your lifestyle. If your answer is NO, we recommend that you review the Private Health Insurance Statement that was recently sent to you or contact the fund to discuss your cover options.

► Going to Hospital

A Phoenix Health Team Member can assist you to prepare for any hospitalisation by providing you with the following information:

- ✓ Completing the paperwork
- ✓ Understanding your charges
- ✓ Reducing your medical out of pocket costs
- ✓ Accessing programs to assist you like our ‘Before, During and After Hospital Program’

We recommend that you talk to us when you need to go to hospital.

Easter is a Great Time For Chocoholics

Around Easter, many people’s thoughts turn to chocolate! So what better time to look at the health benefits of dark chocolate.

- Dark chocolate is powerful source of antioxidants (it has more than most other foods!)
- Cocoa contains bioactive compounds that may improve blood flow, which can lower blood pressure
- Rich in flavonoids and antioxidants, dark chocolate may fight free radicals, which can cause aging and some diseases

Like anything, dark chocolate should be eaten in moderation as part of a balanced diet.





Parkinson's Friendly Go-To



BROCCOLI, MUSHROOM AND CASHEW STIR-FRY

Our vegetarian stir-fry with broccoli, shiitake mushrooms and cashews is a quick and delicious dinner favourite.

Better still, it's packed with fibre and protein and easy to digest, making it a Parkinson's friendly go-to in time for Parkinson's Awareness month this April.

Ingredients

2 eggs	2 tbsp water
300g broccoli florets	2 tbsp ginger
240g thin Chinese egg noodles (boiled)	2 tbsp lime juice
200g baby corn cobs	2 tbsp sunflower oil
100g shiitake mushrooms	1 tbsp sesame oil
100g cashew nuts (coarsely chopped)	2 cloves of garlic (thinly sliced)
4 tbsp oil	1 red onion, sliced

Instructions

1. Remove the stalks from the shiitakes and cut the tops into quarters.
2. Blanch the baby corn for two minutes and then the broccoli for one minute.
3. Fry both the onion and garlic in a wok.
4. Add the shiitake mushrooms and fry for one minute on a high heat.
5. Add the baby corn and broccoli.
6. Add the water, ginger and lime juice. Heat for a further two minutes.
7. Add the cashews.
8. Fry the egg noodles in a mixture of sunflower and sesame oil.
9. Beat the eggs and stir into the noodles.

Recipe adapted from parkinsonslife.eu



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