

## *A chance to fix private health insurance*

Healthcare is personal, with access to healthcare a significant issue for many people. That's why we want to take action on your feedback about the **short-sighted actions by some private health funds.**

In the coming weeks, a round of public consultations will be held by the Federal Government to seek consumer feedback on private health cover. Minister for Health Sussan Ley wants to explore reforms that enhance the value of private health cover to the consumer. This is our chance to take your suggestions to government for **fixing the private health insurance mess.**

### **How does private health insurance (PHI) need to improve?**

To best represent you at the consultations, [we need your feedback](#) on the following discussion points.

1. **Using benefit 'pools' flexibly:** Sometimes, private health fund rules and caps on outpatient and inpatient care can make it difficult for insurers to take a smart, cost-effective approach to patient needs. It's important that PHI funds are utilised efficiently. We need to be able to tell health funds where to make cuts and how to achieve cost-savings, without compromising the quality of care for consumers. **Send us examples of how physiotherapy could prevent high-cost PHI care.**
2. **Preventative and maintenance programs:** You told us that most PHIs will not fund physiotherapy after a person has regained functional status. You told us that if you discharge a patient from care, the patient's condition often deteriorates over time. The patient may need expensive surgery in future, which could have been avoided with conservative management. **Send us your suggestions for how physiotherapy can be cost-effective when used to maintain functional status.**
3. **First-line care :** Physiotherapists tell us that there is no incentive for patients, surgeons or physiotherapists to offer conservative management in the community setting. **Send us your examples of cost-effective physiotherapy treatments in first-line care.**

We need you to email us your thoughts on these three areas or anything else that comes to mind that could improve PHI.

Alternatively, provide us with your phone number and the best time to call and we will contact you to discuss.

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**Monte's note:** If you would like to put pen to paper, please discuss this with me for guidance. Let's get this done right the first time. You are the future of health care, your voice matters.

Keep it simple, summarise your thoughts.

**Link:**<http://physiotherapy.informz.net/admin31/content/template.asp?sid=14930&ptid=314&brandid=2136&uid=505677188&mi=1406773&ps=14930>

