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Dear Committee Secretariat,

This link was brought to my attention: Value and affordability of private health insurance and out-of-pocket medical costs – Parliament of Australia

I would like to raise my concerns within the Private Health Insurance industry as a submission.

Firstly, I created a system as a Physiotherapist in Groups- Group Physiotherapy, as a modality where people were empowered to take real action to helping themselves with pro-active therapy, a cost effective approach in sharing a therapist and reducing the health costs overall. Clinical exercise as therapy is a robust and researched approach to helping various illnesses. I believe this is a great model to address the challenges of the ageing population.

In my quest to create a community Group Physiotherapy/ rehab service, I have had an issue with a Private Health fund Insurer-██████████. For some time my concerns have been raised with no resolution or recourse with:

- A) PHIO
- B) ACCC
- C) NSW Small Business Commissioners Office
- D) Local member
- E) APRA
- F) Department of Health

Unfortunately after dedicated persistence, my unresolved concerns remain:

1) The PHIO has advised me that health funds switching item numbers that do not correlate to the service description, is not something that is regulated by the government.

If a practitioner switches item numbers, it is called deception/ fraud. So why are health funds permitted to do it for only one business in Australia, with no recourse? Who is monitoring this?

I am deeply concerned due to the fact that companies like ██████████, have their ██████████, for example. What is to stop them from switching item numbers for themselves and abusing the system. Other health funds I have spoken to, disagree with switching item number codes that do not match services, do not understand how this could be justified and would never do it.

2) From my experience, ██████████, withholds rules/ information, unfairly administers between practitioners/practices. This is having a significant effect.

Why is there no government regulation (as stated by the PHIO) that prevents discriminatory

administration, between health funds on practitioners and the use of switching item numbers for claiming?

Please find a detailed report with my submission. I would welcome any insight or comments.

I hope that my information is considered in your inquiry and would welcome the opportunity to supply evidence, answer any questions and am generally on standby to assist.

Committed to building a health system built on integrity, communication, teamwork and being in service of patients.

Warm Regards,

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