

Health Links

December 2016



A message from the CEO

There has been ongoing media this year regarding the issue of affordability and cost inflation surrounding the Australian Healthcare system and Private Health Insurance. It is well documented that the cost of healthcare is increasing with significant cost pressures due to an ageing population, use of new technologies, increased utilisation of services, and longer life expectancy. The Health Minister is aware of this and has promised important industry reform to relieve the financial pressure on consumers.

At Phoenix Health Fund, we're doing all that we can to keep premiums as low as possible, while still offering Members continued quality of product and service that you rightfully expect from us. Phoenix continues to focus on providing excellent member benefits, with the percentage of premiums paid to members in benefits last year totaling 91.9%. This result is well above the industry average of 87.1% and above the four major health funds. Total benefits paid to Phoenix members has increased by 10% and 8% respectively, for the last two years.

We recognise that rising premiums are having a big impact on household budgets, and we have not held back in calling on the government to address the underlying drivers of rising health costs.

The Minister has recently acted by announcing a cut to the cost of some prosthetic devices. From February next year, the cost of cardiac devices will reduce by 10% and replacement hips and knees by 7.5%. Phoenix Health Fund welcomes this reform as a way of assisting in reducing the pressure on premiums and looks forward to the continued efforts of the government in this area.

Another significant pressure on private health insurance premiums is the cost-shifting by some public hospitals which totalled \$1 billion dollars in Australia last year. Australians have the right to be treated in the public system without paying but may be encouraged by hospital staff to use their private health insurance in a public hospital, without necessarily receiving any better service which can have a flow on impact to premiums.

While these changes are only small at this stage, we will continue to work towards greater reform to the advantage of our Members for the future.

Sharon Waterhouse
Chief Executive Officer

Share your best Christmas Recipe for your chance to win 1 of 3 \$200 gift cards!!

Join in the fun and share your favourite Christmas recipe for a chance to win 1 of 3 \$200 Eftpos gift cards! Send your recipe to Phoenix Health Fund by emailing us at entry@phoenixhealthfund.com.au. The competition will close 18th December at 5pm EST.

Terms and Conditions: A winner will be selected on the 19th December using a random prize draw. The winner will be contacted by email or phone. If the winner does not respond within 3 business days, a new winner will be selected.

WOW!
Choice Magazine
has ranked Phoenix
with Australia's best
value Top Hospital
cover in 2016!

Seasons Greetings from the team at Phoenix



The Phoenix call centre will be closed on Christmas Day, Boxing Day and New Year's Day.

From all the team at Phoenix, have a wonderful Christmas break and a happy New Year!

Phoenix + MOHF = Great Value

When you see the Members Own Health Fund symbol near our Phoenix Health Fund logo, look at it as a reminder that Phoenix Health Fund structures its business operations around you, its Members. Phoenix Health Fund strives to return more of your premium dollars to you in benefits, achieve exemplary customer service levels, and be there for you when you need us most.



Take a look at all the great advantages of being part of a MOHF fund like Phoenix by visiting our website at www.phoenixhealthfund.com.au/Members-own-health-fund/

Sun safe tips for this summer

Australia has one of the highest incidences of skin cancer in the world. According to Cancer Council, skin cancers account for around 80% of all newly diagnosed cancers, and two in three Australians will be diagnosed with skin cancer by the time they are 70. Follow these tips to ensure you and your family's skin survives the heat this summer:

- Develop a sunscreen habit: We clean our teeth each day so make putting on sunscreen another healthy regular habit. If you go in the sun, slop on that sunscreen.
- Be sunscreen smart - Don't fall into the trap of forgetting to reapply. Cancer Council Australia recommends vigilant reapplication every two hours for the best protection.
- Pick your outdoor times - 10am and 3pm are when the UV levels are at their most intense. If you are outside during these times make sure there are shady areas to retreat to (or bring your own shade!)
- Slap on a hat – Keep a hat in the car and in a place that is easily accessible so you always have it as an option.
- Wear sun protective clothing – If you're hitting the beach this summer, make sure you're adequately covered too. For fun Christmas ideas, try www.uglychristmasrashie.com.au for a particularly bold Christmas splash!



Claiming Tips: Getting a quote from your dentist is a smart move

Dentists are not regulated in the fees they can charge for dental services offered, so Members should be aware that if you compare dentists' prices there could be big variations in fees from dentist to dentist.

To ensure you're onto a good deal (and to avoid a painful bill surprise), always ask for a quote from your dentist in advance. Once you have this quote, you can use this information to get a quote from another dentist in your area too. In doing this, a lot of our Members have found that they can reduce their dental out of pockets (in some cases significantly) simply by shopping around.

Don't forget to contact the Phoenix team so we can discuss and confirm with you what benefits are applicable.

Reminder on Ambulance subscriptions

Phoenix has been providing Ambulance coverage without the need for members to continue purchasing state-based Ambulance subscriptions since the 1st April 2016.

As the fund now insures all members for Ambulance coverage as part of any policy purchased with us, we would like to remind members that from the 1st January 2017, Phoenix will not be reimbursing Ambulance subscriptions.

While we understand some members in these states may be familiar with subscription based coverage, we would like to remind all Member that subscription based Ambulance coverage is no longer valid or needed.

Have you downloaded our Mobile claiming app yet?

Get it now: [Google play store](#) / [App store](#)



It's our 63rd Birthday!

Phoenix Health Fund is proud to be celebrating our 63rd birthday! From our humble beginnings, working exclusively with families working in the Australian Steel industry, Phoenix has evolved to become a Health Fund open for all Australians to enjoy Membership benefits. We're also proud to celebrate our one year anniversary since moving to our new office in Honeysuckle Newcastle.

While a lot has changed since our first days in business in 1953, Phoenix Health Fund remains as strong as ever in delivering Members with great value Health Insurance.

We would like to thank all our Members for their continued support, especially those who have been with us since the very start of our journey and we look forward to continuing to serve our member's needs for the future.



Contact the fund

- w. Jump onto Online Member Services (OMS) <https://Members.phoenixhealthfund.com.au/>
- e. Email us at enquiries@phoenixhealthfund.com.au
- p. Call 1800 028 817 from 8:30am - 5:00pm Monday - Friday (AEST)