

Health LINKS

MAY 2018

Mental Health Reforms

On 1 April 2018, the Government implemented changes to the private health insurance legislation to help improve access for people requiring mental health care.

What does that mean for people with private hospital insurance and our members at Phoenix Health?

If you currently contribute to a level of cover that restricts psychiatric services for mental health conditions, you can now upgrade to receive immediate access to mental health services without serving waiting periods. This means greater peace of mind for our members, and a more efficient service for those who need it.

Example:

Susie is 28 years old and a member of Phoenix Health Fund. Susie's cover "YoungSavers" is an entry level product providing exactly the level of cover she requires, offering both hospital and extras.

Pre 1 April 2018

Under Susie's cover her benefits for psychiatric cover are restricted. Therefore, Susie is covered in a public hospital as a private patient or the fund would pay the minimum benefit for a private hospital admission. To upgrade her cover for this service the relevant waiting periods would have applied.

Post 1 April 2018

Under the new changes, if Susie experiences an acute mental health episode and requires treatment in a private hospital she can elect to access her "once off" upgrade option without having to serve waiting periods. This upgrade can only be accessed once per person, per insured lifetime and does not include the right to waive any excess or co-payment that may have applied to the previously insured level of cover.

If you would like any clarification on this matter please contact the team at Phoenix.

Message from the CEO



The Phoenix Health Fund Team from left, Ms Sharon Waterhouse – Chief Executive Officer, Ms Victoria Anderson-Head of Service and Operations, Ms Bonnie Humphries-Chief Risk Officer, Ms Sharon Taylor – IT & Analytics Manager. As you can see the ladies were dressed for success on the greens at the Breast Cancer Charity Golf Day.

Welcome to our new look Health Links. We are always striving to improve our member communications and we hope that you find this edition informative.

The first part of 2018 has been a very busy period for private health insurance with the first round of Government reforms implemented on 1 April 2018. These reforms included the change to Mental Health provisions which required all insurers to change their rules. An article explaining this change, and the positive outcome for members, is included in this edition.

This edition of Health Links also provides some information about men's health that has been prepared by Lisa Bondarenko. Lisa is a practising Counsellor working with clients face to face and in rural communities through remote therapy sessions. She has a holistic approach to physical, emotional and mental health, encouraging her clients to live consciously and proactively, as well as develop increased self-awareness, insight and skills. Phoenix is privileged to have direct access to such a professional.

With winter fast approaching it is important to remind you about your Flu Vaccination for 2018. In this edition, we point out some of the statistics around the common cold and flus and how you can protect you and your loved ones in the coming months. We have also included a handy winter recipe for those chilly nights ahead.

At Phoenix we are particularly proud to be a supporter of local community events. On April 21 the team at Phoenix attended the Pink Frangipani Ball supporting breast cancer. Over 460 guests attended this event, which raised over \$100,000. We understand the money raised will be distributed to the Support of ProCare and Breast Cancer Research. The Phoenix Team also played a pivotal role in the Breast Cancer Charity Golf Day.

Sharon Waterhouse
Chief Executive Officer



BOYS CLUB

by Lisa Bondarenko

I was recently presenting a workshop to an all male audience, discussing a “tiny” little topic called STRESS.

It was surprisingly interactive until I asked people to raise their hands if they had been to see a doctor in the past year for a check up. The room went silent. “Two years?“, I asked. This time, three people raised their hands tentatively, before raucous laughter broke out across the room and they said “I bet your wife made you do it!”.

In many ways, we have evolved rapidly as a society and yet still our values remain at an archaic level when it comes to men’s health. Why is it “normal” for women to seek doctors, naturopaths, therapists, specialists and their network of friends over a coffee for help, but the majority of men “tough” it out solo?

I believe Dr Brené Brown’s research surrounding the powerful and paralysing emotion of shame is key understanding this. For centuries, women have been labelled the “emotional” sex, with permission to build emotional resilience and health as almost a right of passage. Men on the other hand have been taught that boys don’t cry, to man up if they are showing emotions and to ultimately be the “tougher” sex through behaviour and language. And if they don’t, they are inadvertently taught “shame”.

Science and psychology are in agreement that there are clear differences in how men and women process emotions but the facts remain: both sexes are emotional beings in equal proportions.

Don’t get me wrong, there is definitely a rise in men seeking help and support due to a greater awareness and more open dialogues pertaining to mental health. However, generally speaking, they are still the minority. One of the more common themes I witness in the counselling room with males is a state of overwhelm, loneliness and “I can’t breathe” from the pressure at home, work, finances and in their relationships – did I mention finances?

The epidemic levels of worry, fear, anger, regret, and powerlessness often expressed gives us a snapshot into what could represent a common male experience if more men could find freedom to be “vulnerable” and honest.

On average, one in eight men will experience depression and one in five men will experience anxiety at some stage of their lives. Men make up an average six out of every eight suicides every single day in Australia. (cited: www.beyondblue.org.au)

The statistics are confronting, and yet it’s difficult to know if these figures are a true representation of what is happening with our males. They can only report on what has been admitted and/or diagnosed.

From a practical and holistic view point, there are some tools and understanding required when it comes to supporting men in general and ultimately improving mental health conditions:

- ▶ Men need each other, something that often stops when the responsibilities of husbandhood and fatherhood arrive. Friendship is medication for living a healthy life.
- ▶ Men need a passion, otherwise known as “the man cave”, a hobby, an outlet that brings fun and entertainment. Not work!
- ▶ Men need to be physical. A sport or exercise routine is super valuable and important.
- ▶ Men need a safe place to talk and to be honest without judgement.
- ▶ Men need dreams and goals.
- ▶ Men need purpose.

“

To any man reading this, you matter. Your life and health is incredibly important and valuable. If you are secretly suffering in silence you don't have to. ”

During the week of 11th – 17th June, we will be celebrating Men's Health Week 2018. If you have a man in your life – a husband, boyfriend, son, colleague or friend – I challenge you to create a space for authentic and honest conversation. Asking them simply “What is your greatest stress right now?” could start the ball rolling.

There are many resources and professionals with expertise and knowledge that can support you or a loved one suffering with any mental health symptoms. To begin the process, an appointment with a GP to discuss options is highly recommended. Many Australian companies provide an Employee Assistance Program as a part of their corporate wellbeing program to staff, which is a fabulous free service.

To any man reading this, you matter. Your life and health is incredibly important and valuable. If you are secretly suffering in silence you don't have to. Ask yourself, are you ok? Some of the feelings or physical symptoms you might be experiencing could be due to an underlying mental health issue, and that's ok – but please be brave enough to look in the mirror and ask yourself the question.

Beyond Blue www.beyondblue.org.au

Lifeline www.lifeline.org.au

Mensline Australia <https://mensline.org.au>



3 MYTHS YOU NEED TO KNOW ABOUT **THE FLU**



As the temperature drops, separate the fact from the fiction this flu season.

This winter is predicted to be another bad season for the flu. If you haven't had your flu shot yet, we're here to set the record straight with 3 common misconceptions about the flu.

- 1 Myth: The flu isn't serious**
We're all guilty of telling our family, friends or colleagues that it's “just the flu”. But it's not to be taken lightly: in Australia the flu causes an estimated **1,500 deaths, 18,000 hospitalisations, 300,000 GP visits and 1,500,000 lost work days a year.**

- 2 Myth: The flu vaccine can cause the flu**
If you think the flu vaccine can cause the flu, think again. The flu vaccine does not contain any live viruses and therefore cannot cause the illness.

- 3 Myth: People that are fit and healthy do not need to get vaccinated**
While the young and elderly have a higher risk, anyone can get the flu. Being fit and healthy does not protect you against infection.



Arthritis-friendly Recipe



THAI PUMPKIN SOUP

For an easy, arthritis-friendly winter favourite, look no further than our Thai pumpkin soup.

Diet may not always be the first thing people think of to fight off flare-ups caused by arthritis. But following the principles of a Mediterranean diet – rich in fruits, vegetables, beans and nuts – can help to reduce inflammation and improve joint pain.

Pumpkins and chillies are high in beta-cryptoxanthin, which is a powerful anti-inflammatory. Better still, fats or oils, like the coconut milk included in this recipe, can help the body to absorb beta-cryptoxanthin.

For a new winter favourite, look no further than this quick and delicious twist on a classic pumpkin soup.

Ingredients

- 2 tablespoons red curry paste
- 4 cups chicken or vegetable broth
- 1 pumpkin pureed
- 1¾ cup coconut milk
- 1 large red chilli pepper, sliced
- Cilantro for garnish if desired

Instructions

1. Cut pumpkin into quarters and peel. Cut into large chunks and place in a saucepan, cover with water and bring to the boil.
2. Cook for 20 minutes or until pumpkin is tender. Drain well and allow to cool. Puree the flesh in a food processor or mash with a potato masher.
3. Cook curry paste until fragrant in a large saucepan over medium heat. Add broth and pumpkin and stir.
4. Cook for 3 minutes or until soup starts to bubble. Add the coconut milk and cook until hot.
5. Serve into bowls and garnish with a drizzle of coconut milk and sliced red chilli. Add cilantro leaves if desired.

Adapted from

www.foodiecrush.com/5-ingredient-thai-pumpkin-soup/

Call **1800 028 817**

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

Jump onto Online Member Services (OMS) by visiting

<https://members.phoenixhealthfund.com.au>

Email us on enquiries@phoenixhealthfund.com.au



Director Nominations – 2 positions open

Phoenix Health Fund is highly regulated and therefore Directors need to have comprehensive financial expertise and a sound understanding of the regulatory environment in which the Fund operates.

To stand as a candidate for election as a Director, applicants must be;

- Nominated by two members
- Eligible to be a Director under the APRA Fit and Proper guidelines
- Assessed as a fit and proper candidate by the Board Nomination Committee

To request a nomination pack, please email admin@phoenixhealthfund.com.au.

Nominations close **27 July 2018**.