



29 October 2019

## Health insurance for home care a money grab

Private health insurers are making another play for Australians money, wanting to fund services in the home.

In response to today's Australian article, Australian Private Hospitals Association (APHA) Acting CEO Lucy Cheetham raised a warning.

"While the intent is not stated, several references to healthcare provided in the home quote insurer-provided services.

"Is this increased interest related to the fact that several health insurers have explicitly stated that they want to diversify their business models and move into the delivery of health services themselves?"

"This has been an enormous frustration for private hospital providers. Time and again they have approached private health insurers with innovative and effective out-of-hospital programs only to have funding knocked back.

"While it sounds great to have chemotherapy in the comfort of your home, it's a furphy that it is a cheaper option. If not managed well, it raises safety concerns. Having an insurer determining care options rather than a medical professional is a dangerous business.

"Rehabilitation, mental health, chemotherapy, dialysis and palliative care can all be provided in the home when clinically appropriate and patient circumstances permit. There is currently nothing to prevent insurers from contracting with hospitals to provide these services. Aside from the bar on covering services already funded by Medicare, there is also nothing to prevent them from paying for community-based services offered by other providers," Ms Cheetham said.

There are a number of excellent examples where this is already happening.

Toowong Private Hospital, a private mental health hospital in Brisbane recently won a global award for their Mobile Recovery Support Service.

Toowong Private Hospital CEO Christine Gee said the service offers individually tailored, one-to-one, time limited support that enables the patient to enhance their quality of life.

"The service is for eligible Bupa members with a mental illness who have had an in-patient admission, or who are at risk of an in-patient admission – sometimes we are able to catch people before they need to be admitted to inpatient care.

"This partnership with Bupa has enabled us to offer a more comprehensive approach to the delivery of mental health care and services. The service provides a multi disciplinary team to



assist our patients in the community. This is contemporary care for the treatment of mental health conditions that enables us to deliver the right care in the right place at the right time. It's a shame we can't provide this service to all of our patients, hopefully other health insurers will come on board at some point

“For people with severe depression and anxiety , these are socially isolating illnesses, allowing this community model of care enables a smoother transition to home and in a number of cases has also enabled us to support patients in their home and avoid a period of hospitalisation” Ms Gee said.

“People might feel well in the hospital, but then when they are back in their homes, they can sometimes feel overwhelmed and when that takes hold they may deteriorate quickly which unfortunately often results in re-admission to hospital and another cycle of disruption to their quality of life.

“This service enables us to follow them into the community and provide a stepped care approach to supporting them in a recovery based approach to treatment of their mental health illness.

“This service has been especially helpful for the patients’ treating psychiatrist as well as the patient and their families and carers.

“Depending on the needs of the patient, nurses and allied health staff visit the patient at home, providing specialist mental health treatment and support as well as assisting the psychiatrist with case management services. Toowong Private Hospital is trusted by the psychiatrists and patients and there is already an existing therapeutic relationship there. Patients find that very reassuring which in turn increases the effectiveness of the treatment, it's a seamless and coordinated approach to comprehensive mental health care.” she said.

Ms Cheetham said the private hospital sector is highly regulated to ensure the safety and quality of the services it provides. The mental health services provided by the private hospital sector are for people at the high end of the acuity scale. Patients are referred hospital rehabilitation services because they need a structured rehabilitation plan and interdisciplinary care - more than can be provided through their GP.

“If health insurers want further reform we need to ensure that this is in consumers’ interests. We need to ensure that irrespective of where the service is provided or by whom, consistent standards apply. We need to ensure that consumers are in the driver’s seat able to access the options that are right for them,” she said.

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The Australian Private Hospitals Association (APHA) is the peak industry body representing the private hospital and day surgery sector. The private hospital sector treats 4.5 million patients a year, including treatment of a third of chemotherapy, 60 percent of all surgery, 74 percent of all elective musculoskeletal surgery and 80 percent of rehabilitation.