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08/48

Ms Louise Macleod
Director
Intelligence, Infocentre & Policy Liaison Branch
Australian Competition and Consumer Commission
GPO Box 3131
CANBERRA ACT 2601

Dear Ms Macleod

I am writing to you regarding the Australian Competition and Consumer Commission (ACCC) thirteenth private health insurance report to the Senate on anti-competitive and other practices by health funds and providers in relation to private health insurance.

As part of the AMA submission to the ACCC, we recommended that all health insurers make their schedule of medical benefits available to their members on their websites.

It was disappointing to read the implication in the report that the AMA was seeking publication of these schedules to reduce the onus on medical practitioners to provide informed financial consent to patients. This is incorrect.

Our submission, dated 1 September 2011, quite clearly states that this information would better position consumers to have an informed discussion with their treating medical practitioner about fees and the likely out-of-pocket expenses. The AMA believes having ready access to the benefits health insurers pay for medical services would in part address the information asymmetry that the ACCC mentions in its report.

The AMA seeks a correction to the report to accurately reflect our submission and I would appreciate your advice on when this will occur.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Francis Sullivan', written over a large, stylized flourish.

Mr Francis Sullivan
Secretary General

18 June 2012



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