

Submission ACCC report to the Senate on private health insurance

Via email: phireport@accc.gov.au

28th February, 2017

To Whom it May Concern,

I find health insurance extremely off-putting because I don't have confidence it will cover me when needed, due to seemingly deliberately confusing practices of the health insurance industry.

I have spoken extensively with friends on this topic, because I'm at an age where I'm strongly encouraged to get it, but still come back to a set point of bewildered uncertainty, due to services which cannot be reliably compared against one another, often seeming to lead to insufficient coverage for a very high price tag.

This seems a deliberate practice, encouraged by an environment in which providers have the upper hand due to confusing legislation and penalties; a situation which also drives the cost of health insurance unaffordably high, leaving some people with little choice but to take 'junk' policies, or not even have the choice of whether to take coverage or not.

Pre-existing conditions also seem to be too easy a loop hole for providers, given the difficulty in definition, and could serve to increase costs to the national system as a result of people not getting checked until they are sure their coverage is sufficient, by which point costs could escalate.

Further offputting is that health professionals who would otherwise bulk-bill, will charge a gap for patients with health coverage, leaving them both inconvenienced and out of pocket (as they don't get the full amount back) when they would have otherwise received a no-cost consult and not had to go through the processing.

I would prefer the government subsidies of this industry were redirected into our national health system, Medicare, although consider this unlikely in the obviously hostile political environment in this regard. In the absence of this option, a method to compare services like for like, and to be confident that any coverage I have will clearly cover all of the costs of service, otherwise there seems little point.

Thanks for the opportunity to contribute to the process,

Chris Walker

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