

Dear Sir/Madam,

Since my 2004 submission, which you tabled to the Senate, Medibank Private ceased to make representations that members will have reduced out-of-pocket expenses when they obtain dental services from a Medibank Private contracted dentist versus independent dentist. We have demonstrated the falsity of such representations, which resulted in the 2004/05 Report.

We also demonstrated, as confirmed by OECD, that the biggest inequity in the health system is out-of-pocket expense and that such expense is the most efficient claim-limiting device health insurance companies use.

Patients brought to my attention that for a porcelain crown (**Item 615**) Medibank Private pays them \$570 in benefits, which is the amount Medibank paid in 2004 (see attachments). Whilst their premiums were linked to the CPI, I believe their benefits should be linked to the CPI as well, because if they are not, patients are exposed to increasing out-of-pocket expenses.

The same patients also brought to my attention that Medibank would pay them the benefit of \$900 for the Item 615 if they went to their contracted dentist.

Denial of inflation adjustment to patients when they see a dentist of their choice is a Third Line Forcing and the Senate, ACCC, PHIO should force Medibank to cease this anti-competitive practice and reimburse all members for their losses caused by such conduct.

Australians should be entitled to have access to No-Gap dental care and profit-hungry corporations should not be allowed to use Third Line Forcing in an attempt to prevent such access.

Sincerely,

Dr Serge Diklitch

Fri, 27/01/2017



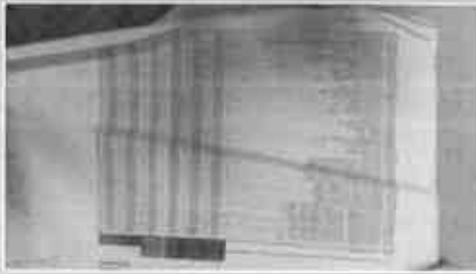
Hi Serge..
Medibank said they will pay for item
238- \$23 ..item 625 - \$90 ..item 615
- \$570...



11:38 am

these are 2004 prices. they are
looking at the wrong price list

11:38 am



MMS 11:41 am



That is what she pulled up on the
computer

11:41 am

to me

Serge

Below are the rebates I would get from Medibank under my current and potentially new plan:

Item Number	Current Cover	Potential New Cover
523	\$60.80	\$90.40
532	\$57.30	\$86.90
533	\$74.00	\$103.50
534	\$77	\$112.20
535	\$80	\$126.60
615	\$570	\$775.40



We will probably go into the new cover after we have spent the \$200 bonus we have for this year.

Cheers