

MinterEllison

6 October 2020

BY EMAIL ONLY

Ellie Dwyer
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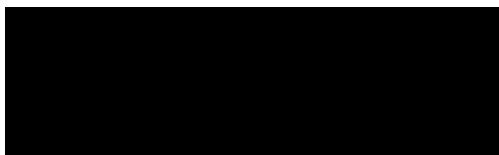
Copy to: mandy.bendelstein@acc.gov.au; david.peters@acc.gov.au

Dear Ms Dwyer

Private Healthcare Australia (PHA) – application for authorisation AA1000487 – Fortnightly report to ACCC No 9

1. We refer to our letter dated 21 September 2020 in which we provided the eighth fortnightly report pursuant to condition 2 of the conditional interim authorisation granted to PHA by the Commission.
2. The purpose of this letter is to provide the ninth fortnightly report which relates to the period from 21 September 2020 to 2 October 2020 and is set out in the **Annexure** to this letter and the **Attachments** to the Annexure.
3. The Annexure to this letter and the Attachments to the Annexure contain information that is confidential to PHA. This confidential information has been highlighted in the Annexure to this letter and in the Attachments to the Annexure in yellow highlighting. PHA requests that the ACCC treat the highlighted information as strictly confidential and that it be redacted from this document prior to publication on the ACCC's public register.

Please let us know if the ACCC has any questions.



Yours faithfully
MinterEllison

Contact: Noelia Boscana



Annexure 1 – Fortnightly Report to the ACCC No. 9

1. Report

- 1.1 This Fortnightly Report sets out the details of the following meeting that occurred during the period from 21 September 2020 to 2 October 2020:
- (a) Fortnightly CEO briefing on COVID-19; and
 - (b) COVID-19 Working Group meeting.
- 1.2 The relevant details of this meeting set out below are the date of the meeting, attendees, agenda items that relate to the Proposed Conduct and a summary of the topics discussed that relate to the Proposed Conduct. The minutes of the meeting are set out as Attachments to this report.

2. Fortnightly CEO briefing on COVID-19

2.1 *Date:* 1:00pm, 21 September 2020

2.2 *Attendees:*

- (a) Rachel David Chief Executive Officer, PHA
- (b) John Hill Chair, PHA
- (c) Sharon Waterhouse Phoenix Health Fund Limited
- (d) Mark Fitzgibbon nib Health Funds Ltd
- (e) Barbara Cruz Railway & Transport Health Fund
- (f) Matt Walsh Australian Unity Health Limited
- (g) Greg Morris AIA Health Insurance (MO Health Pty Ltd)
- (h) Dario Molina CBHS Corporate Health Pty Ltd
- (i) Byron Gregory Health Partners Limited
- (j) Brad Joyce Teachers Health Fund
- (k) Andrew Smith CBHS Health Fund Limited
- (l) Paul Lupo St. Lukes Health
- (m) Ian Whitehead Latrobe Health Services Limited
- (n) Gerard Op De Coul Mildura Health Fund
- (o) Rohan Mead Australian Unity Health Limited
- (p) Camilla Milazzo PHA
- (q) Jen Eddy PHA
- (r) Ben Harris PHA
- (s) Justin James HIF Pty Ltd
- (t) Rob Seljak Queensland Teachers' Union Health Fund Limited
- (u) Adam Stock HBF Health Limited
- (v) Simone Tregear Railway & Transport Health Fund
- (w) Lisa Minchin PHA

- (x) Tim Tez AIA Health Insurance (MO Health Pty Ltd)
- (y) Gerard Fogarty Defence Health Limited
- (z) Andrew Wilson Medibank Private Limited
- (aa) John Van Der Wielen HBF Health Limited
- (bb) Jodie Jansen BUPA HI Pty Ltd

2.3 *Agenda items:*

- (a) General update
- (b) Update by Ben Harris
- (c) Update by Jennifer Eddy

2.4 *Summary:*

- (a) Dr David provided a COVID-19 update. [REDACTED]
[REDACTED] Surgeons and dentists have rebounded well after recommencing services.
[REDACTED]
- (c) Mr Harris informed the group [REDACTED] he is preparing a Budget response for 6 October 2020.
- (d) Ms Eddy informed the group that the new social media graphics have been released and well received.

2.5 *Minutes:* the minutes of this meeting are in Attachment 1.

3. COVID-19 Working Group meeting

3.1 *Date:* 1 October 2020

3.2 *Attendees:*

- (a) Rachel David PHA
- (b) Camilla Milazzo PHA
- (c) Ben Harris PHA
- (d) Jen Eddy PHA
- (e) Amanda Lean BUPA HI Pty Ltd
- (f) Jonathan Spiers Medibank Private Limited
- (g) Alan Brindell The Hospitals Contribution Fund of Australia Ltd
- (h) Christine Smyth Defence Health Limited
- (i) Ed Close nib Health Funds Ltd
- (j) Alice Caldwell Queensland Teachers' Union Health Fund Limited

3.3 *Agenda items:*

- (a) Premium increases and media responses

- (b) Data requests
- (c) Budget
- (d) Media
- (e) Questions

3.4 *Summary:*

- (a) The group mainly discussed premium increases and media responses.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

3.5 *Minutes:* the minutes of this meeting are in Attachment 2.

4. Next Fortnightly Report

PHA will submit the next fortnightly report pursuant to the conditional interim authorisation on Monday, 19 October 2020.

Attachment 1 – Fortnightly CEO briefing on COVID-19

Fortnightly CEO briefing on COVID19 with Dr Rachel David, Private Healthcare Australia Ltd (PHA)

1pm, 21/09/2020

Via teleconference

Invitees

Rachel David	Chief Executive Officer, PHA
John Hill	Chair, PHA
Sharon Waterhouse	Phoenix Health Fund Limited
Mark Fitzgibbon	nib Health Funds Ltd
Barbara Cruz	Railway & Transport Health Fund
Matt Walsh	Australian Unity Health Limited
Greg Morris	AIA Health Insurance (MO Health Pty Ltd)
Dario Molina	CBHS Corporate Health Pty Ltd
Byron Gregory	Health Partners Limited
Brad Joyce	Teachers Health Fund
Andrew Smith	CBHS Health Fund Limited
Paul Lupo	St. Lukes Health
Ian Whitehead	Latrobe Health Services Limited
Gerard Op De Coul	Mildura Health Fund
Rohan Mead	Australian Unity Health Limited
Camilla Milazzo	PHA
Jen Eddy	PHA
Ben Harris	PHA
Justin James	HIF Pty Ltd
Rob Seljak	Queensland Teachers' Union Health Fund Limited
Adam Stock	HBF Health Limited
Simone Tregeagle	Railway & Transport Health Fund
Lisa Minchin	PHA
Tim Tez	AIA Health Insurance (MO Health Pty Ltd)
Gerard Fogarty	Defence Health Limited
Andrew Wilson	Medibank Private Limited
John Van Der Wielen	HBF Health Limited
Jodie Jansen	BUPA HI Pty Ltd

Open

The Chair, Mr Hill opened the meeting at 1pm.

Mr Hill noted the apology received from Emily Amos from BUPA HI Pty Ltd.

General update

Dr David provided an update regarding the COVID-19 crisis.



Dr David noted that surgeons and dentists have rebounded well with the commencement of services.

Discussion was had regarding the Budget and premium round process.

[REDACTED]

[REDACTED]

[REDACTED]

Update by Ben Harris

[REDACTED]

Mr Harris also informed the group that he is preparing a Budget response for 6 October 2020.

Update by Jennifer Eddy

Ms Eddy informed the group that the new social media graphics have been released and well received.

The meeting closed at 1:16pm.



Private Healthcare Australia
Better Cover. Better Access. Better Care.

COVID-19 UPDATE 1 October 2020 MINUTES

Attendees

Rachel David	PHA
Camilla Milazzo	PHA
Ben Harris	PHA
Jen Eddy	PHA
Amanda Lean	BUPA HI Pty Ltd
Jonathan Spiers	Medibank Private Limited
Alan Brindell	The Hospitals Contribution Fund of Australia Ltd
Christine Smyth	Defence Health Limited
Ed Close	nib Health Funds Ltd
Alice Caldwell	Queensland Teachers' Union Health Fund Limited

Apologies: Raj Krishnaswamy (GMHBA Limited), Sandra Jones (Queensland Teachers' Union Health Fund Limited) and Kathleen Weaver (The Hospitals Contribution Fund of Australia Ltd)

The main issues discussed during the meeting were the 1st October premium increase, media responses and the 2021 premium round.

[REDACTED]

[Redacted]

Data requests

[Redacted]

[Redacted]

Budget

[Redacted]

Media

[Redacted]

Questions

[Redacted]

Meeting closed at 1:20pm