

# MinterEllison

21 December 2020

## BY EMAIL ONLY

Mandy Bendelstein  
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Australian Competition & Consumer Commission  
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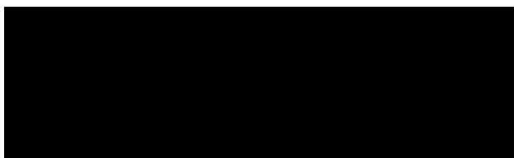
Copy to: danielle.staltari@acc.gov.au; susie.black@acc.gov.au

Dear Ms Bendelstein

### **Private Healthcare Australia (PHA) – application for authorisation AA1000487 – Fortnightly report to ACCC No 15**

1. We refer to our letter dated 30 November 2020 in which we provided fortnightly report no. 14 pursuant to condition 2 of the conditional authorisation granted to PHA by the Commission.
2. The purpose of this letter is to provide fortnightly report no. 15 which relates to the period from 14 December 2020 to 18 December 2020 and is set out in the **Annexure** to this letter and the **Attachment** to the Annexure.
3. The Annexure to this letter and the Attachment 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 Attachment 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. 15

### 1. Report

- 1.1 This Fortnightly Report sets out the details of the following meeting that occurred during the period from 14 December 2020 to 18 December 2020:
- (a) Fortnightly CEO briefing on COVID-19.
- 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 an Attachment to this report.

### 2. Fortnightly CEO briefing on COVID-19

2.1 *Date:* 1:00pm, 14 December 2020

2.2 *Attendees:*

- |     |                   |  |
|-----|-------------------|--|
| (a) | Rachel David      | Chief Executive Officer, PHA                     |
| (b) | John Hill         | Chair, PHA                                       |
| (c) | Sheena Jack       | The Hospitals Contribution Fund of Australia Ltd |
| (d) | Byron Gregory     | Health Partners Limited                          |
| (e) | Andrew Smith      | CBHS Health Fund Limited                         |
| (f) | Paul Lupo         | St. Lukes Health                                 |
| (g) | Ian Whitehead     | Latrobe Health Services Limited                  |
| (h) | Gerard Op De Coul | Mildura Health Fund                              |
| (i) | Rohan Mead        | Australian Unity Health Limited                  |
| (j) | Camilla Milazzo   | PHA  |
| (k) | Lisa Minchin      | PHA  |
| (l) | Ben Harris        | PHA  |
| (m) | Justin James      | HIF Pty Ltd                                      |
| (n) | Adam Stock        | HBF Health Limited                               |
| (o) | Simone Tregeagle  | Railway & Transport Health Fund                  |
| (p) | Gerard Fogarty    | Defence Health Limited                           |
| (q) | Amanda Lean       | BUPA GI Pty Ltd                                  |
| (r) | Greg Morris       | AIA Health Insurance (MO Health Pty Ltd)         |
| (s) | Andrew Wilson     | Medibank Private Limited                         |
| (t) | Jen Eddy          | PHA  |
| (u) | Donna Carrington  | HBF Health Limited                               |
| (v) | Steve Chugg       | CUA Health Limited                               |
| (w) | Damien Mu         | AIA Health Insurance (MO Health Pty Ltd)         |
| (x) | Brad Joyce        | Teachers Health Fund                             |

- (y) Mark Genovese Westfund Limited
- (z) Rob Seljak Queensland Teachers' Union Health Fund Limited
- (aa) Sharon Waterhouse Phoenix Health Fund Limited
- (bb) David Brajkovic Australian Unity Health Limited
- (cc) Mark Valena GMHBA Limited
- (dd) Dario Molina CBHS Corporate Health Pty Ltd

2.3 *Agenda items:*

- (a) Premium round update
- (b) Prostheses List update
- (c) Stakeholder feedback
- (d) Update from Ben Harris
- (e) Update from Jen Eddy
- (f) Questions

2.4 *Summary:*

- (a) [REDACTED]
- (b) [REDACTED]
- (c) [REDACTED]
- (d) Mr Harris advised that the Prostheses List report is being finalised and includes many options for reform.
- (e) [REDACTED]

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

**3. Next Fortnightly Report**

3.1 Given the upcoming holiday period and the fact that the PHA will not be meeting until February 2021, PHA will submit the next fortnightly report pursuant to the conditional authorisation on Monday, **15 February 2021**.

## Attachment 1 – Fortnightly CEO briefing on COVID-19

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

1pm, 14/12/2020

*Via teleconference*

#### Invitees

Rachel David	CEO, PHA
John Hill	Chair, PHA
Sheena Jack	The Hospitals Contribution Fund of Australia Ltd
Byron Gregory	Health Partners Limited
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
Lisa Minchin	PHA
Ben Harris	PHA
Justin James	HIF Pty Ltd
Adam Stock	HBF Health Limited (EGM, Governance & Risk)
Simone Tregeagle	Railway & Transport Health Fund Ltd
Gerard Fogarty	Defence Health Limited
Amanda Lean	BUPA GI Pty Ltd
Greg Morris	AIA Health Insurance (MO Health Pty Ltd)
Andrew Wilson	Medibank Private Limited
Jen Eddy	PHA
Donna Carrington	HBF Health Limited
Steve Chugg	CUA Health Limited
Damien Mu	AIA Health Insurance (MO Health Pty Ltd)
Brad Joyce	Teachers Health Fund
Mark Genovese	Westfund Limited
Rob Seljak	Queensland Teacher's Union Health Fund Limited
Sharon Waterhouse	Phoenix Health Fund Limited
David Brajkovic	Australian Unity Health Limited
Mark Valena	GMHBA Limited
Dario Molina	CBHS Corporate Health Pty Ltd

#### Open

The Chair, Mr John Hill opened the meeting at 1:10pm due to technical difficulties with the dial in service.

Mr Hill noted that John Van Der Wielen from HBF was an apology.

#### General Update

Dr Rachel David welcomed the group to the last CEO update for 2020 and advised that her update will cover premium rounds, an update on the progress of the Prostheses List reform and the rebate.

Premium round update

[REDACTED]  
[REDACTED]  
[REDACTED]. Private Healthcare Australia (**PHA**) has circulated material reminding consumers that the premium increase is due to the services that Health funds provide reimbursements for.

[REDACTED]  
It is expected that there will be minimal disruption but there may be some difficult discussion regarding price increases.

[REDACTED]  
[REDACTED].  
Dr David informed the group that the Australian Competition and Consumer Commission (**ACCC**) is required to report on Private Health Insurance which was issued on Tuesday 8 December. [REDACTED]  
[REDACTED].

Prostheses List update

Dr David informed the group that the report is being finalised and provided a brief update.

Stakeholder Feedback

Dr David also provided an update regarding stakeholder feedback based on electorate in relation to Private Health Insurance.

[REDACTED]  
[REDACTED]  
[REDACTED].  
A brief update was provided regarding the need for support services during COVID-19 for people suffering from eating disorders.

Ben Harris

Mr Ben Harris informed the group that the EY Prostheses List report and the working group report regarding the future of the Protheses List would be made available soon.

[REDACTED]

**Jen Eddy**

Ms Jen Eddy advised that the media reception has been fairly positive and not much criticism has been received.

Social media pieces have been released regarding elective surgery waiting lists and PHA will be releasing opinion editorials over the next month and preparing for a possible premium announcement next week.

**Questions**

[REDACTED]

**The meeting closed at 1:20pm.**