
From: David Syme [REDACTED]
Sent: Sunday, 6 June 2021 11:06 AM
To: Exemptions
Subject: AA1000542 –Honeysuckle Health – submission

Dear Sir/Madam,

I write in objection to the recent decision to grant a 5-year authorisation to NIB/Honeysuckle Health P/L. This is the first step in a progression towards the managed care model that currently produces worse outcomes, for fewer people, at higher cost, in the US health system.

The underlying premise in this model is that taking away a patient's right to choose which health care provider they may access, or severely limiting the group from which a patient can choose, will not result in poorer health care outcomes, and is not motivated by profit generation by the health insurer (or in this case, managed care provider). In contrast, the motivation by NIB/Honeysuckle behind this move is to maximise profit by increasing their market power, at the expense of patients' choice, and subsequently the the expense of the tax payer base and health care providers. NIB/Honeysuckle are not attempting this for altruistic reasons.

NIB currently provides very poor level policies to patients, such that these patients often present to clinicians, with private health insurance, for conditions that are not discretionary, and find they are not covered by their health insurance, when the patient thought they were covered. This seems especially prevalent amongst NIB and AHM insured patients. The volume of patients in which this is occurring demonstrates this a systemic problem, not due to individual patient lack of attention.

Please see below links to two podcasts giving specific ablysis of some of the issues in the US health care system, many of which have been brought about by insurers developing too much market power:

<https://podcasts.apple.com/au/podcast/freakonomics-radio/id354668519?i=1000516227816>

<https://podcasts.apple.com/au/podcast/freakonomics-radio/id354668519?i=1000515271391>

Please reconsider this authorisation in its entirety.

Yours Sincerely,

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