
From: Amanda Baric [REDACTED]
Sent: Thursday, 10 June 2021 5:43 PM
To: Exemptions
Subject: AA1000542 – Honeysuckle Health – submission

Dear ACCC

I write in response to the draft determination proposing the authorise Honeysuckle health and nib health funds to operate a health services buying group in Australia.

As a mostly public hospital anaesthetist, I feel that this represents a serious risk to patients who will access healthcare in both the public and private hospitals in Australia, in particular to those that live in rural and remote communities. These communities already have limited access to private health and further limitation and addition of cost will see them leave the system and head to the public system which is currently under severe strain.

This determination represents the introduction of managed health care, a system that is costly to run and instead of reducing the cost to patients, has led to a gradual creep in costs to the patient in the US. Not only does the patient need to buy insurance, there is a further cost for “non approved” expenses such as medication, equipment, diagnostics as well as ever increasing “excess” payments to the insurer before any costs are covered. There will be a severe limitation to the ability of health care providers to provide evidence-based and best practice care such as is offered in the excellent public system in Australia.

Patients and providers will be burdened by the need to ensure the insurers will cover costs. If in an emergency and a "non approved" cost is incurred, this leaves the patient with a debt. Already the world is seeing lack of access to essential care and impoverishment from expenses incurred for essential surgery. Increasing expenses to the patient (and family) is likely under this proposal.

If the participation in private health declines, the public system must bear the cost and increased burden, further limiting access for anyone who cannot afford health care in the private sector. Our public system is not funded to take up this burden.

The introduction of **for profit** healthcare groups such as Honeysuckle will see the erosion of the private system in Australia, which will have knock on effects for the public system and as such, the ACCC should withdraw its authorisation of this bid to operate a health services buying group in Australia.

Yours sincerely,
Dr Amanda Baric