
From: Josh Lau [REDACTED]
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To: Exemptions
Subject: AA1000542 – Honeysuckle Health – submission

The news of the preliminary approval from the ACCC for the Honeysuckle and NIB buying group is disappointing and is sure to fill those with an understanding of how health care operates with a justified and great fear for the existence of our excellent health care system.

I understood the purpose for the ACCC was to promote competition and provision of better quality products and services with more choice for the betterment of all Australians.

The approval of the buying group would seem to be in direct contradiction to these tenets. Allowing the group to negotiate contractual arrangements between health providers and private health insurers will surely lead to less competition by “collectively” negotiating and enforcing specific requirements in their arrangements and thus create a vertical integration model.

Patients will be restricted in their choice of their carers and their treatment modalities available determined by the health funds. The patient and doctor relationship will be undermined by the unwarranted intrusion of this primarily commercial interest.

It seems disingenuous to claim that the public benefits outweigh the adverse effects. Surely we already have the perfect demonstrative model in the United States, from which Cigna originates. One in which by any global comparison has a significantly higher level of spending but with much worse health care outcomes. One in which uninsured patients or patients with complex health problems are not given due care. One in which doctors practices are determined not by the needs of their patients but by what is permitted (and financed) by a health fund.

For profit health funds by their nature do not possess a primary interest in better health care for all but are instead beholden to their share holders. Profits generated are not reinvested back into health care but are distributed as “healthy” dividends for share holders or bonuses for their executive team.

Surely the countless number of horror stories with severe consequences, including death, from the woefully inadequate or non treatment resulting from the overly bureaucratic and first deny claim culture is as well known to the ACCC as the rest of the world.

I find it difficult to understand why the ACCC would pander to this idea and enable the percolation of these practices into Australia. I presume the members of the ACCC have family and friends too. Is this really what you believe will be for the good of our population? Do you want the insurance company to refuse treatment to your father or mother having a severe heart attack because they have too many comorbidities or your children to be refused treatment from your preferred doctor because they are not contracted?

If you really want to gauge the appetite of Australians for this change, then please just them one simple question “do you want Australian health care to be like the United States” and I’m certain it would be resounding no. If this arrangement is allowed to proceed, then please let everyone know who in the ACCC let the wolf in and facilitated the destruction of our cherished health care system.

Regards

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