

The Australian health consumer

2006 - 2007

Number Two

Health care for people with chronic conditions

- CHF consumer representatives shape health in Australia
- The private health insurance reforms
- Challenges for better consumer access to primary health
- Avoidable hospitalisation
- Immunisation saves lives and money
- Self management of chronic conditions

Private Health Insurance Ombudsman website

www.privatehealth.gov.au

Amy Zelmer



The Private Health Insurance Ombudsman (PHIO) is to be congratulated on establishing this site, which aims to provide objective information about private health insurance policies. Not only is the information available, but it is organised in such a way as to permit comparisons between various offerings.

The site provides a series of Standard Information Statements (SIS), each of which is in a specified two-page format and provides information of interest to consumers such as:

- services that are covered
- limitations on coverage
- monthly premiums, and
- 'gap' payments that might be required.

A positive feature is that each of these pages shows the date on which it was last updated.

There are also a number of links to other pertinent sites related to medical bills and insurance. Most of this information is also available in 'hard copy' but its availability on the internet is very convenient. It would be useful if links were also provided to information about WorkCover, Veterans' Affairs and travel insurance as other possible sources of payment for some medical expenses.

Perhaps the most interesting feature of the site, and one which takes advantage of computer technology, is the ability to compare various private health insurance policies to find those most suitable for your own situation. To do this the viewer needs to enter:

- the state where the policy holder resides
- the family structure
- the level of insurance sought, and
- whether for hospital or ancillary services.

The site produces a table showing all of the applicable policies, including level of fees, waiting times for coverage to become available and services covered.

It is also possible to search the 'name' of the policy, although I found that there were some problems with this search; the name of the policy on the website may not exactly match the name of the policy on the insurer's hard copy information and it is sometimes necessary to omit spaces between words in the name of the policy to secure information.

In terms of other computer-formatting issues, the web navigation information at the top of some of the computer screens ('you are here') is useful if you become lost after doing several searches. However, it is quite difficult to find how to contact the site. There is a greyed-out 'feedback' link in rather small type at the bottom of some pages, but you have to scroll down to find it, and it is rather difficult to see. In fairness, when I did use this function I received an email reply within a day.

There are a few other puzzles with regard to the information provided. I was unable to find what was meant by the 'day/night' category referred to with regard to 'Agreement Hospitals'. In the information about 'Excess' for the various policies the amount you will have to pay in a year is provided; however, it is not clear whether this is a calendar year (January to December), the tax year (July to June) or the 12 month anniversary of the policy.

All in all, this site is a useful addition to consumer resources about private health insurance. The office of the Private Health Insurance Ombudsman will need to watch diligently to ensure that it maintains a high standard of both information and web display, but it is off to a promising start.

An Emeritus Professor at Central Queensland University, Amy Zelmer's career has been in health education. She is a member of the CHF e-health reference group and the CHF Consumer Representatives Program has facilitated her representation on six committees as a consumer representative.