



September 2016

From the Chairman

Since the Federal election the government has announced a further review in Private Health Insurance in Australia

We have been lobbying to be included on the committee that will prepare a report with recommendations about changes to PHI for Minister Ley.

In August, I travelled to Canberra for discussions with senior bureaucrats to lobby support. I met with the Charles Maskell-Knight, Principal Adviser Health Systems Policy and Finance, DOH together with staff from his office.

He didn't discuss the specific direction of the committee, but mentioned that the minister had been interested in product tiering to improve understanding and transparency. He said that nothing was locked in and there was unlikely to be a budget impact, albeit that the committee is likely to report in time for any reforms to be announced at the time of the May 2017 Budget.

<http://www.health.gov.au/internet/ministers/publishing.nsf/Content/health-mediarel-yr2016-ley056.htm>

Whilst the Committee Chaired by Jeff Harmer has now been announced, (see link for members) there are likely to be several subcommittees that will feed in, based in sub topics that the enquiry will consider. It is here that I expect it will be possible for PHIIA to play a role.

At the meeting we had a wide ranging discussion and I think there is a reasonable awareness of our issues and those that face customers. He understands that we have a unique ability to voice the views of consumers, and we haven't necessarily had that opportunity in the past

We will keep members posted as we are endeavouring to provide input via likely sub-committees that will be formed in the near future to feed into the deliberations.

Andrew Davis (Acting Chair)

From the CEO

Many of you would realise that I have been spending a great deal of time in the UK attending to family issues. The work of PHIIA has however continued unabated, albeit from a distance, with liaison with

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potential members, industry liaison, and other administrative matters. The board of PHIIA are looking into other options with regards management of the organisation. All members will be informed in the near future how we go forward. May I assure members and colleagues of my attention to PHIIA business during any change in the management structure.

The next Board meeting will be held on the 22nd September.

Reminder - AGM

The AGM is set down for the 24th November in Sydney. All members will be sent AGM papers in advance of the meeting.

Member News

The following is a list of Members of PHIIA as at September 2016.

www.phia.com.au/members

- AON
- iSelect
- Choosewell
- Choosi
- ITSMY/covermenow
- Stanford Brown
- HealthDeal
- USORT
- Jardine Lloyd Thompson
- AHCA
- John Small Health Advisory
- Compare the Market
- Susan Philips Health Insurance Advisory

Several new applications are being processed in September.

Website. We had some problems with the website in July which resulted in the site being down for 10 days. This was a result of a change in hosting of the site. Apologies for any inconvenience. Please check your details on the site and let the CEO know of any updates.

Member Fees

There are still some outstanding membership fees due for the 2016-17 financial year.

Please ensure that your organisation's membership of PHIIA is up to date. If you have any queries on status please email david.wright@improve.org.au

Post the AGM all Members who are financial and Signatories to the Code will be communicated to the registered health funds and key stakeholders.

Industry Forum Feedback

Feedback received from the PHIIA Industry Forum held was very positive. Many felt it was a very worthwhile exercise and thanked PHIIA for the coordination. In hindsight, I will be recommending that in the future, PHIIA will provide a presentation and in fact set the tone for more in-depth discussion on issues that are "thorny" between the Funds and PHIIA Members.

To view the "File Notes" taken at the Forum please go to:

http://phiia.com.au/wp-content/uploads/2016/09/PHIIA-Forum_25-MAY-2016.pdf

When planning the Forum it was generally agreed that the issues would be teased out by Dr Norman Swan but in reality, and to quote Norman there was almost "*violent agreement in the room*"

For 2017 we are have made an offer to PHA to have a greater involvement in their conference. We are awaiting feedback on this request at this moment. A précis of the discussion.

Board News

Andrew Davis (Vice Chair) has taken over the position as Chair until the AGM in November, following David Miller stepping down. Gerald Brown has joined the Board following the July Board meeting.

At the AGM on November 24th (Sydney) all positions on the Board will undergo an election process.

All members will be sent election process and documentation in mid-October. Current Board as at Sept 2016:

Chair	Andrew Davis (Choosewell)
Secretary	Carmine Cocca (JLT)
Treasurer.	Corey Robertson (AON)
Board Members	Cameron Carter (JSHA)
	Gerald Brown (ITSMY)
	Trevor Jeffords (CTM)
	Michael Siwes (iSelect)

Member News

Site Visits as Part of PHIIA Code of Conduct

Site visits were held in June to iSelect and Choosewell, both situated in Melbourne. It is planned to undertake 3 further site visits to Members based in Sydney in November, just prior to the AGM. Members will be contacted in the near future which will explain the format of the visits, together with required documentation to be viewed as well as meetings with staff. An outline of the format is as follows:

- 1 **Document Review** – (75mins) evidence of either documentation or online verification/demonstration of material as detailed from the Members Self-Assessment Questionnaire (SAQ).
- 2 **Interview with Staff** – (60mins) set aside for interviews with key personnel.
- 3 **Site Tour** – (30mins) Opportunity to have a tour of the business and if appropriate to meet staff having direct contact with costumers.
- 4 **De-Briefing** – (30mins) chance to explore observations, feedback and learnings.

The visits are undertaken by the independent Chair of the Code of Conduct Committee and CEO David Wright. Ken is a practising commercial lawyer with a practice in Sydney with a wealth of experience in the health sector and regulation.

The Site Visits are an integral part of the Code of Conduct, and are a follow on from Signatures to the Code. The visits to iSelect and Choosewell were the first two conducted and proved highly beneficial for members as well as the Code of Conduct Committee.

All members will be visited at least once over a 3 year period as part of being a Signatory to the Code.



Please ensure that you have a copy and use the Code of Conduct logo on your website and or corporate material.