



Bite

Word of mouth

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Featured

Is it time to switch your health insurance?

The Australian Dental Association (ADA) recently launched their Time2Switch campaign encouraging policyholders to reevaluate their health insurance cover. The ADA believes that we need a health fund reform to improve dental care delivery to fund members.

Who feels better now?

According to the Australian Competition and Consumer Commission (ACCC) there has been a surge of unsatisfied customers lodging complaints to the Private Health Insurance Ombudsman with Medibank topping the list for 60% of all complaints received. This is due to Medibank failing to notify their customers about changes in their policies, leaving thousands of people out of pocket and reduced access to health services. These actions have led the ACCC to launch Federal Court proceedings against Medibank Private. [ref. 1]

The Issue

Roughly half of Australians are currently

covered by some form of private health insurance. Premiums steadily increasing each year, and not reflecting in the rebates people get for their health services, has resulted in many dissatisfied customers seeking alternative options. This is especially true when it comes to benefits received for dental services that are part of the 'extras' cover according to the ADA.

Do you currently have the right kind of policy, especially when it comes to extras cover?

Making that decision can feel like an almost impossible task with over 20,000 policies on offer (according to the ACCC), all of which come with restrictions and exemptions and vary from fund to fund, leading to a lack of transparency and adding to the confusion. [ref. 2]



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This month...

With Health Funds constantly moving the goal posts, this month we're delving into the questions you should be asking to make sure you're not only getting the best care but value for money for you and your family.

Kat gives advice on the best way to approach all our delicious, seasonal fruit and salads.

We're also welcoming a new member Christy to the Bite team. Be sure to say hello if you're visiting the studio.

Lastly, we're preparing for the end of year season. Don't forget, if you need to look great for those Christmas Party photos—book in for a Zoom Whitening treatment!

Dr. Simon Franks



> continued

So ask yourself the following questions to determine if you should look into changing your health insurance provider.

Is my 'extras' cover worth it?

Extras cover generally covers you for treatments from ancillary health service providers such as dentists and dental specialists, chiropractors, physiotherapists and optometrists. Do you have 20/20 vision, only see physiotherapist on occasion, have good oral health and only see you dentist twice per year for exam and clean? Perhaps look into your spending on extras cover and decide whether you're better off putting some money away instead of spending them on that component of your private health insurance.

Are they a not-for-profit or for-profit fund?

Is your health fund putting you before the profits? Non-for-profit health funds are owned by members and with only a portion of the excess funds going towards operational costs. The rest is channelled back to their members and usually results in higher rebates. For-profit insurers return their excess funds to their shareholders and consequently may offer lower rebates on health services.



To see which health insurance providers are owned by members rather than big corporations go to <https://membersown.com.au/>

Do they restrict my choice of the dentist?

Major health funds will often refer you to their 'preferred providers' who have a contractual agreement with

the health fund based on fee structure rather than the practitioner's dental abilities. The ADA believes that some of these rules can dictate or sway clinical decision-making.

As a patient you should be allowed to choose a dentist and benefit from the continuity of care provided by a longstanding practitioner. It's a vital component to delivering high standards of dental care. At the end of the day if you pay the full premium, you deserve the best care and the same rebate as any other contributor regardless of which dentist you choose to see.

If you believe that you are being short-changed by your current health insurer, and agree that Australians deserve rebates that are more reflective of the cost they pay for the extras cover, go to <https://www.ada.org.au/time2switch/home> to lodge a complaint and compare your insurance.

References:

1. The Age, October 31, 2016. Health insurance customers left in the dark over policy changes: ACCC <http://www.theage.com.au/national/health/health-insurance-customers-left-in-the-dark-over-policy-changes-acc-20161031-gsen78.html>
2. Time2Change, ADA <https://www.ada.org.au/time2switch/The-Issue>

Healthy Hygiene Hints

Summer zing

Summer is a season of stone fruit and fresh salads sprinkled with zingy dressings. While being nutritious and good for your body, they can often stir up sensitive teeth and cause dental erosion over long term. We strongly encourage you to include fresh fruits and salads into your diet but avoid grazing on them all day and make sure to drink plenty of water afterwards to dilute the acid in your mouth. Using a recalcifying product called Tooth Mousse will also help to neutralize acid and strengthen the enamel.

Kat



Team

Welcome Christy

Bite Dental Studios would like to welcome Christy to our practice. She is our new friendly dental assistant who just moved to Australia all the way from Scotland. She is a keen adventurer and prior to her arrival here she spent four months travelling through South East Asia.

Community

We wish you a Merry Christmas

The Holiday Season is here again! The Bite Dental team wishes you and your families a wonderful Christmas and a happy and peaceful New Year. We're looking forward to seeing you in 2017!

Celebrate everyday heros. Let us know if you have a cause you'd like us to shout about.

