



onemedifund[®]

onemedifund newsletter - Dec 2018

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Private health reforms

From 1 April 2019, the government's Private Health reforms mean that all hospital covers in Australia are now categorised as either Basic, Bronze, Silver or Gold.

The intent of the changes is to make it easier for you to understand and compare covers from all health funds.

While no one likes a spoiler, *onemedifund*'s Private Plus Hospital cover qualifies as a Gold hospital cover under the new rules and has no significant changes to its coverage.

Another change is the removal of natural therapies on extras covers following a government review. Alexander technique, aromatherapy, Bowen therapy, Buteyko, Feldenkrais, herbalism, homeopathy, iridology, kinesiology, naturopathy, Pilates, reflexology, Rolfing, shiatsu, tai chi, and yoga are no longer claimable from any health fund from 1 April 2019.

onemedifund Extras cover will still include benefits for Remedial Massage and Acupuncture.

Note that the annual fee increase (effective 1 April 2019) has been reduced to cover these changes, so the extras cover is still excellent value to contributors.



Your health case study: ACL repair

What is an ACL?

Your anterior cruciate ligament (ACL) runs through the centre of your knee to connect your thigh bone (femur) to your shin bone (tibia).

ACL injuries occur when the leg twists or hyperextends under force. Abrupt changes in direction are a common cause of ACL injuries. Football, rugby and basketball are just some of the sports that place a high demand on the ACL with their cutting and sharp directional changes.

Any tearing or rupture (where the ligament severs in half) makes the knee unstable.

What does an ACL injury feel like?

You may hear or feel something pop and then feel sudden pain and weakness in your knee.

I think I injured my ACL. What do I do next?

The level of pain you feel will probably tell you whether you go straight to emergency hospital or head home to organise a physio or doctor appointment.

While ACL damage might be your first thought, the ACL is just one of four ligaments that supports the knee. Add to that potential damage to the meniscus that provides the cushion for the knee joint to function smoothly without bone-on-bone contact. Not to mention the surrounding muscles that can tear and bones that can suffer fractures and breaks. In short, self-diagnosis probably isn't an option.

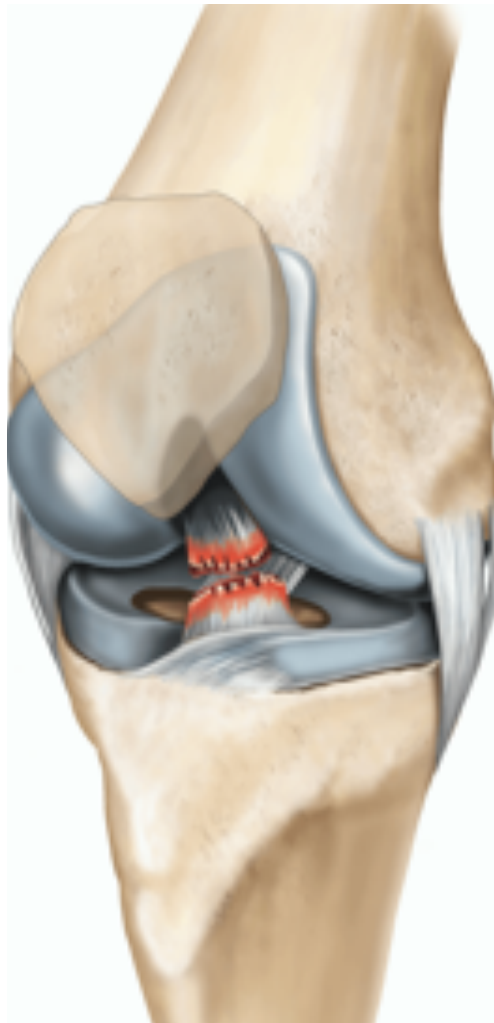
So you'll need some help. Here is your next choice: hospital or head home.

1. Emergency department

The doctors at emergency will assess you and provide you with your next steps.

2. Head home to plan your next move

Elevate your leg and keep it at a comfortable angle, perhaps with a pillow under your knee.



A torn ACL

Source: *HealthDirect.gov.au*

To ice or not to ice?

Many physios still advise applying ice to your injury straight away.

Ice eases pain, swelling and discomfort, especially if applied in the shortly after the injury occurs. Pain and discomfort may be your biggest concerns early on in an injury, so it's well worth considering.

The doubt that has been rising is whether ice delays the healing process. Some studies show that ice may delay the natural healing process for ankle injuries. Just be aware that the standards for treating injuries may change in future as more evidence comes out.

What is an ACL repair?

An ACL repair (also called ACL reconstruction) is an operation that seeks to return your ACL to full function by adding a tendon graft from elsewhere your body and placing it to join your ACL.

Not all ACL injuries require surgery. Some people with ruptured ACLs may choose to not have them repaired if they give up sports with lots of directional changes. Your doctor will have more information specific to your situation.

GP or physio?

One of the advantages of visiting a GP first is that they can refer you to an MRI scan covered for free under Medicare while a physio cannot.

Once your doctor checks your results, you can see what damage has been done and whether surgical options are needed or worthwhile.

From there your doctor can advise you if you're ready for physio treatment.

Did you know?

ACL repairs in Australia increased per head of population by 43% from 2000 to 2015, according to The Medical Journal of Australia. Australia has the highest rate of ACL repairs in the world.

How much does it cost to repair an ACL?

Average private hospital cost in detail

1 How much does it cost without PHI?

	Out of pocket
Without PHI	\$8,108
With PHI	\$700

2. What are the average out of pockets w/without Access Gap for contributors with hospital cover?

	Out of pocket
With Access Gap	\$439
Without Access Gap	\$2,788

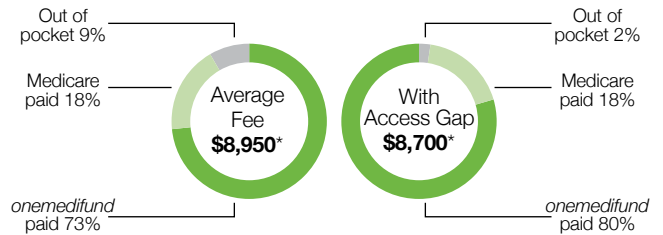
About the data

- Based on an average across a number of episodes across the financial year 2016-2017 and 2017-2018.
- This is a representative cost and each procedure will be different.
- ACL Repair refers to MBS item numbers 49542 and 49539.
- All contributors had Private Plus Hospital cover. Their excess level is excluded from this analysis

As you can see from the above, the value of Access Gap is, on average, a saving of \$2,349 in out-of-pocket costs. That's a dramatic difference. The key tip is to ask your doctors to participate in Access Gap so that you get massive savings on your hospital treatment.

To find doctors with a track record of participating in Access Gap, use our 'Find a healthcare provider' search on the onemedifund website.

For a full explanation on what you need to do before going to hospital, read our pre-hospital fact sheet available at onemedifund.com.au/Forms-Brochures.



Which cover provides benefits for ACL repair?

Private Plus Hospital* provides benefits towards:

- Hospital fees (accommodation and theatre fees). *onemedifund* pays 100% of these fees.
- Doctor fees (such as for your anaesthetist and surgeon fees). *onemedifund* pays a minimum of 25% of the Medicare Benefits Schedule fees towards anaesthetist fees.

If your anaesthetist participates in Access Gap, we pay them significantly more, reducing your out-of-pocket expenses in the process.

Before you go in for ACL repair, ask your doctors to participate in Access Gap to reduce your out-of-pocket expenses. Ask also for an itemised quote (called Informed Financial Consent in the Australian health system), this will show you what your out-of-pocket expenses.

**Waiting periods and excess payments may apply*

Your health article: Help for mental health

Mental health issues are increasingly becoming more top of mind and we are here to help support you and your family through mental health conditions. *onemedifund* contributors with hospital cover have access to their own personal mental health expert through the Strive for Health program. The service provides an invaluable guide

through the mental health system over the course of six months.

If you have a health condition and would like to find out if the program is right for you, please call us on

1800 148 626 or send us an email at

info@onemedifund.com.au.

Hospital substitution options

Hospital substitution options

Our hospital substitution options allow you to recover where you are most comfortable – all you need is a referral from your treating doctor.

Hospital @ Home allows you to have services you would usually receive in hospital (like wound care or IV antibiotics) at home. If the healthcare services you need can be

provided at home, you may be able to avoid a hospital stay altogether.

Rehab @ Home allows you to recover in the comfort of your own home with short term therapy for joint replacements, fractures, spinal conditions, stroke, respiratory conditions, cardiac conditions and mobility problems. We offer physiotherapy, occupational therapy and more.

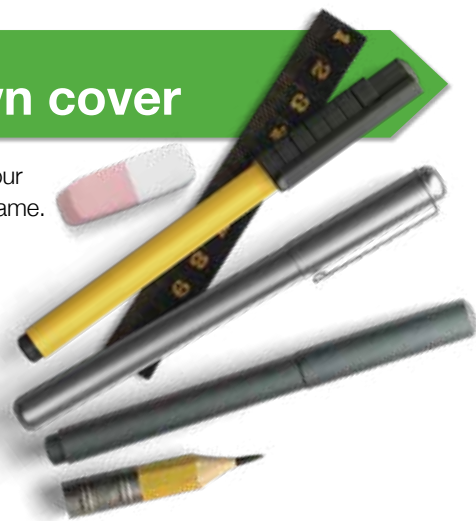
School leavers - it is time for your own cover

Congratulations to those of you who have completed your schooling! To maintain your health cover after year 12, you will need to obtain *onemedifund* cover in your own name.

Transferring directly to your parents' cover to your own name will ensure continuous cover and means you will avoid waiting periods on your new cover (provided that your new cover is the same as or lower than your current cover). It is important that you act now. You can find information about our cover options at onemedifund.com.au/products

Getting your own cover is simple. It can be done:

- over the phone by calling 1800 148 626
- by completing an application form
- online at onemedifund.com.au



Happy holidays



You have made it through another year and get to enjoy a well earned break. Enjoy the holiday period and a sincere thanks for your continued support from all of us at *onemedifund*.

We will remain open throughout December and January, closing only on public holidays and Christmas Eve.

Date	Hours
Monday, 24 December	Closed
Tuesday, 25 December	Closed
Wednesday, 26 December	Closed
Thursday, 27 December 2018	8:30am to 5pm
Friday, 28 December 2018	8:30am to 5pm
Monday, 31 December 2018	8:30am to 5pm
Tuesday, 1 January 2019	Closed
Wednesday, 2 January 2019	8:30am to 5pm

During the holidays, you will continue to be able to access your health cover via our Online Services. To log in or register, simply visit onemedifund.com.au/login.

Using our Online Services is an easy, convenient, cost effective way of managing your health cover 24 hours a day, 7 days a week.

You can use our secure Online Services to:

- choose the cover that's right for you
- start cover with onemedifund
- make an extras claim online
- view or change your contributor details
- view your claims history
- download forms and brochures
- order a HICAPS card
- find a healthcare provider (hospital, Access Gap doctor or Extras provider where you can use your HICAPS card)
- print your annual tax statement
- complete a Health Risk Assessment (if you hold hospital cover)

What if I need to go to hospital during the holidays?

We would rather you did not miss out on your holidays, but should you need to go to hospital, you can as normal. For hospital admissions as a private patient, hospitals need to check if you have private health insurance. This is called an eligibility check. Hospitals can do this online without the need for our offices to be open. In short, your health will not be put on the line by public holidays.

How to store Xmas ham safely

Common to households around the nation come Christmas time – the Christmas ham conundrum. The reveal of a massive and delicious leg of Christmas ham for lunch comes with the burning question, how are we going to finish this?

Well, you can now store your Christmas ham safely for longer and lessen your ham wastage guilt.

According to the Food Safety Information Council, your ham can be kept fresh in the fridge for several weeks by getting rid of the plastic packaging, covering it in a clean cloth soaked in water and vinegar.

But a word of warning, reduced salt hams will not last as long, so consider buying it in more modest portions.

1800 148 626

1300 673 406

info@onemedifund.com.au

Locked Bag 25, Wollongong NSW 2500

www.onemedifund.com.au

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