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Same treatment, same policy, same rebate

ADA calls on Senate Inquiry to end discriminatory rebates

Presenting to the Senate Inquiry on the value and affordability of private health insurance and out-of-pocket costs, Australian Dental Association (ADA) President Dr Hugo Sachs today called on the Senate Committee to recommend changes to private health insurance legislation that will end discriminatory rebates.

“What a lot of people don’t realise is that only some policy holders are benefiting from this system. Why should decent rebates for dental treatment only be available to a subset of all policy holders?”

“Private health insurance is sold as allowing consumers choice; but in reality, the current system offers differential rebates based on who provides that service and restricts that choice” stated Dr Sachs in his opening statement.

Dr Sachs tabled examples demonstrating the significant out-of-pocket costs to patients because health funds pay different rebates to policy holders based purely on whether the dentist was contracted to a health fund.

“Health insurers claim that health care providers’ fees are driving the increasing cost of premiums. Our evidence says otherwise”, said Dr Sachs. The problem is clearly because of the poor rebates paid.

“If you hold an extras policy with a health fund then you should get exactly the same rebate as anyone else who holds that policy regardless of where you live or which dentist provides the treatment.

The ADA hopes one of its recommendations will be changes to private health insurance legislation that addresses the principle of genuine choice and rebate equality that follow on from community rating and as applies in Medicare.

The Senate Committee are due to report on their findings by the 27th November 2017.

Interviews available with:

- Dr Hugo Sachs, President, Australian Dental Association

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