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Senate Inquiry Report a win for dental patients and practitioners

The Australian Dental Association congratulates the Senate Community Affairs References Committee for recommending much-needed legislative and policy change to rein in the unfair and anticompetitive practices of private health insurers in the dental services market and dental insurance space.

“The Senate Committee’s report into the value and affordability of private health insurance and out-of-pocket costs, released today, represents a major win for dentists and consumers”, said ADA Federal President, Dr Hugo Sachs.

“Along with the ADA, and organisations representing specialist dentists, over 160 dentists made submissions to the Inquiry, expressing concerns about the impact of private health fund practices on dental patients, and dental health care provision.”

“We applaud the Committee for addressing many of the ADA’s concerns and making recommendations to ensure greater transparency, genuine choice of provider and equitable rebates for dental consumers, and a fairer, more level competitive playing field for dental health care providers”, he added.

“In particular, the ADA applauds the Committee’s recommendation that the *Private Health Insurance Act* be amended to prohibit private health funds from paying lower rebates to policyholders whose preferred healthcare provider is not in a contract arrangement with their health fund”.

“Policyholders who have resisted pressure from their health fund to give up the continuity and quality of care they receive from their regular independent dentist, have often received rebates that are hundreds of dollars lower than those their health fund pays for the same treatment provided by a fund contracted dentist.”

“This is grossly unfair to patients, particularly if they do not have convenient local access to a dentist contracted to their health fund, as is the case for many consumers living outside major metropolitan areas”.

“The ADA believes that it is also anticompetitive, because the differential rebate system means that many independent dentists can’t offer their patients with health insurance similarly low out-of-pocket costs, even if they charge lower treatment fees.”

In keeping with the principle of rebate equality that is enshrined in Medicare, the Senate Committee has recommended that the practice of paying differential rebates for the same treatments provided under the same health insurance product in the same state or territory be prohibited by law.

The ADA is also very pleased that the Senate Committee has also recommended that health funds should be required to publish specific details of rebates for all treatment items covered under their insurance products. This will make it much easier for consumers to make more informed choices when purchasing health insurance, and to provide informed financial consent to treatment.

Interviews available with: Dr Hugo Sachs, President, Australian Dental Association

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