



AUSTRALIAN DENTAL  
ASSOCIATION

A photograph of a hand in a blue sweater sleeve reaching out towards a group of people. The background is blurred, showing several people, including a woman in a white top and a woman in a yellow top. The lighting is warm and natural, suggesting an outdoor or well-lit indoor setting.

# TIME2SWITCH HANDBOOK HOW TO GET INVOLVED



## DENTISTRY AT THE CROSSROADS

As someone at the coalface, you would be all too aware that private health insurance has an increasing, and not always positive, presence in your practice.

While it's acknowledged that insurers play a key role in driving their members to seek treatment and preventive care, they are causing grief for many practitioners with lack of policy transparency and hard-to-understand rebate procedures.

Obviously where this affects you is when patients receive a lower-than-expected rebate, leading them to react with disappointment or anger at their out-of-pocket costs. Unfortunately, these negative reactions are more often than not directed toward practice staff and attributed to your fees.

The ADA sees these interactions as a great way for you to start a discussion with your patients about the way private health insurance is increasingly affecting people. It provides you with a golden opportunity to direct your patients' rebate dissatisfaction to their insurer where it rightfully belongs.

To help you do this, the ADA has launched **Time2Switch**, a disruptive campaign directed toward the private health sector designed to equip you with the resources to make the most of these opportunities with your patients as well as making it clear to government that this issue is bigger than they may currently appreciate.

Using an extensive range of resources including a comprehensive website, a policy comparison tool, posters, fact sheets, pop-up counter card and social media, you'll be able to empower your patients to make a complaint to the Private Health Insurance Ombudsman and then review and compare their existing 'extras' policy to find one that better meets their needs.

It's the first stage in a long-term campaign that includes the exploration of a code of conduct between private health insurance, dentistry and other healthcare professions, and further consultation with Senator Nick Xenophon on a Senate inquiry into private health insurance behaviour.

This is in addition to the advocacy work the ADA has been conducting for many years which has included direct representation to private health insurers, and close consultation with government and relevant regulatory authorities.

The **Time2Switch** campaign is an integral part of a concerted effort by the ADA to make sure that private health insurance meets the needs of healthcare professions and the people who use those services, rather than the other way around.

For it to be truly successful, the ADA needs your active involvement. If you can lodge complaints with the regulator as a dental professional, and encourage your patients to also complain, compare and possibly switch their policies, this campaign has the potential to change the way private health insurance affects our profession, not just now but well into the future.

**Time2switch. How much are you getting back?**

### You can do it!

If every dental practice persuades 3 patients a day over a 5 day working week for a month to lodge a complaint, the Ombudsman will receive more than approximately 450,000 complaints! Now that would generate some attention.

**Get involved and make a difference.**

## Resources at your disposal

### Website

**time2switch.com.au** outlines why the campaign exists, gives dental professionals and patients a range of tools and information to disrupt the private health insurance status quo.

### Policy comparison tool

Programmed with data on the main policies in the marketplace, the comparison tool suggests whether someone should retain, review or switch their policy.

### Posters

You'll find two posters in the digital kit. The first poster is specifically designed for the **Time2Switch** campaign and asks your patients "How much are you getting back?" It's bold, to the point and designed to get people thinking and talking about private health insurance in general and their extras rebates in particular.

The second poster carries more of an evergreen theme, encouraging your patients to re-evaluate how they see their dentist. Carrying the tagline "Your dentist is more important than you think", it's all about reminding people that their regular dentist knows them and their treatment history and that they should stay with them.

### Fact sheets

There are three fact sheets you can give to your patients.

**Your Dentist Your Choice** stresses the importance of continuity of care and the benefits of patients staying with their long-term dentist.

**Rebates and Gap Payments** asks patients to consider whether they are getting what they paid for and if their rebates are keeping pace with their premiums.

**Choosing a Policy** provides a guide to choosing a policy with a particular emphasis on finding the extras cover that best fits a patient's lifestyle.

### Pop-up counter card

Fold it into shape and place it where patients will see it the entire time they are paying for their treatment, to keep the message uppermost in their mind.

### Social media message templates

Getting the message out on digital media is vitally important and will allow you to keep the conversation going even after the patient has walked out the practice door.

**You'll find a digital kit containing all these resources at [time2switch.com.au](http://time2switch.com.au)**

### Things you can do right now

1. Get everyone in the practice to read this handbook
2. Print off fact sheets and hand to patients
3. Put up the posters in your reception
4. Place the pop-up counter card where it's easily visible
5. Visit the **Time2Switch** website
6. Post on social media about the campaign



## How much are you getting back?

In the course of a given day, you will likely have any number of opportunities to talk with patients about private health insurance; especially when it comes to the rebates they receive for dental treatments, which rarely cover the full cost of treatment and are the source of many of the complaints made by patients.

It's a great opportunity to start a conversation with your patients and encourage them to complain and compare policies to make their health insurance work for them. We've provided some key talking points to use when you're speaking to your patients, which you can slip into conversation at whatever you consider to be an appropriate point. (Remember that not every patient will be unhappy or want to discuss it further so don't feel pressured to make this a part of every patient interaction.)

## Compare talking points

- How much of your treatment costs does your fund cover?
- Are you aware that you may be better off with a not-for-profit insurer that can give you higher benefits and lower premiums than for-profit funds?
- Does your fund let you choose your own dentist without any restrictions?
- If they're unsure on any of these points or respond in a negative way, suggest they go to [time2switch.com.au](http://time2switch.com.au) and compare their policy.

## How to compare

1. Visit [time2switch.com.au](http://time2switch.com.au)
2. Click **Compare your policy**
3. Select patient's health fund, who the policy covers and title of the policy from the drop down menu, then click **search**
4. Results will explain why a policy does or doesn't meet a patient's needs

**If the policy doesn't meet the patient's needs recommend them to *Make a Complaint* on the website.**



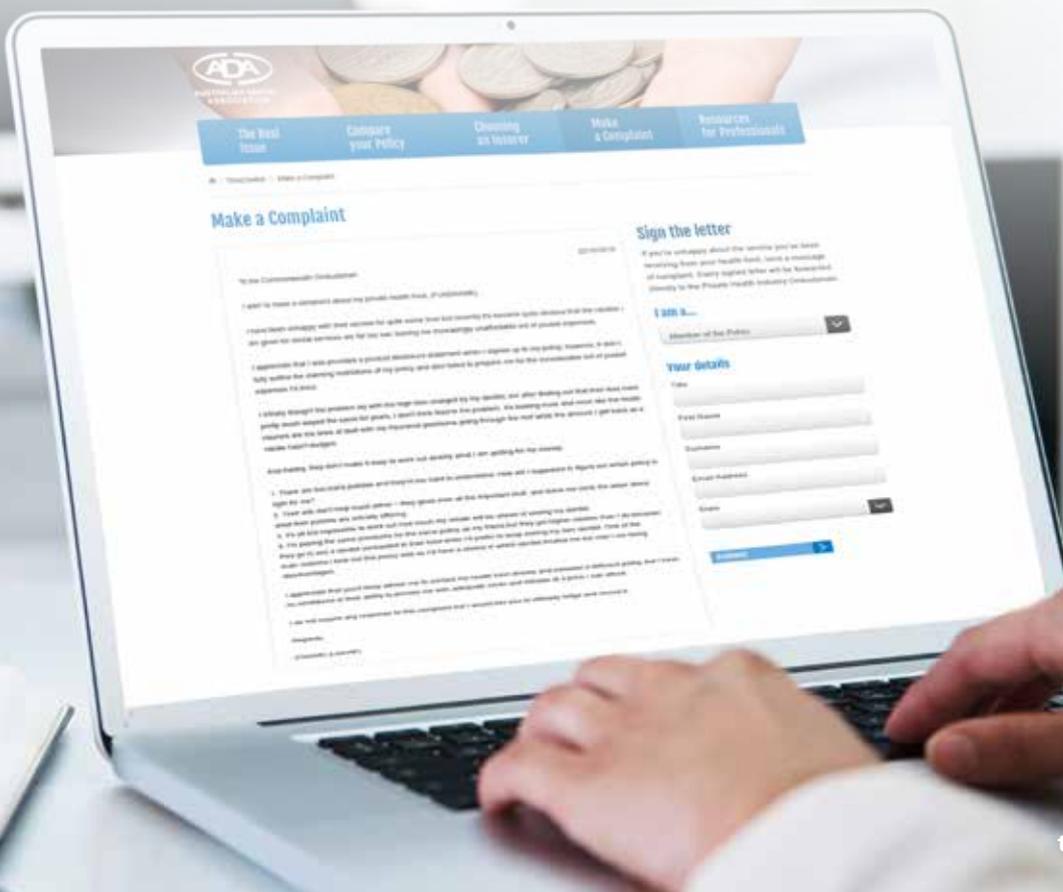
## Complain talking Points

- Do your insurer's rebates consistently fall short of the cost of treatment?
- Has your fund made it difficult to work out what your rebate will be?
- Is your insurer trying to influence the types of treatments you receive and who performs them?
- If they're unsure on any of these points or respond in a negative way, suggest they go to [time2switch.com.au](http://time2switch.com.au) and lodge a complaint.

## How to complain

1. Visit [time2switch.com.au](http://time2switch.com.au)
2. Click **Make a complaint**
3. Select **Member of the public** letter
4. A formal letter of complaint will be sent to the Private Health Industry Ombudsman

Don't forget to rally the practice staff to make a complaint, every complaint is a step closer to change.





## Social media

Getting the message out on social media is a great way to reach a lot of people, and so we've come up with some Facebook and Twitter posts you can quickly and easily send out through your practice or personal accounts. Feel free to add your own flavour around the core messages.

### Encouraging patients to **compare their policy** through the Time2Switch website

#### Facebook

##### Post 1

How much are you getting back?

With premiums going up and up and rebates not keeping pace, getting value from your private health insurance isn't easy.

So take some time to compare and review your extras cover.

You may find it's Time2Switch.

[time2switch.com.au](http://time2switch.com.au)

##### Post 2

How much are you getting back?

[time2switch.com.au](http://time2switch.com.au) can help you find a more generous private health insurance policy.

With premiums going up and up and rebates not keeping pace, it's time to compare and review your policy.

Make your health insurance work for you.

#### Twitter

How much are you getting back? Go to [time2switch.com.au](http://time2switch.com.au) to compare your private health insurance policy #time2switch

### Encouraging patients to **lodge a formal complaint** about their policy through the Time2Switch website

#### Facebook

##### Post 1

How much are you getting back?

Many private health funds make it hard to work out what your extras rebate will be.

And many don't come close to covering the full cost of dental treatment.

Go to [time2switch.com.au](http://time2switch.com.au) to send a letter of complaint.

##### Post 2

How much are you getting back from your health fund?

If the answer is not enough, send a letter of complaint at [time2switch.com.au](http://time2switch.com.au)

Every letter will be sent to the Private Health Industry Ombudsman.

Together we can make the insurers sit up and take notice.

#### Twitter

Private health insurance rebates too low? Go to [time2switch.com.au](http://time2switch.com.au) to lodge a complaint about your fund #time2switch

## What else can I do?

**Time2switch** will only succeed if every practice makes it their own. We need everyone to get involved to send a loud-and-clear message to the private health funds that it's no longer business as usual.

There's a lot you can do to get the message out and we'd encourage your practice to get together as a whole and think about some creative ways to let your patients and the community know that it's **Time2Switch**.

### **Sending out an e-newsletter**

You may send these out regularly or perhaps this will be your first one. Either way emails are an incredibly effective way to let people know about the campaign with most people checking their inbox at least once a day. Keep the message short, sweet and to the point and always make sure your email finishes with a call for the reader to go to [time2switch.com.au](http://time2switch.com.au) and take some action.

There's an email banner in the digital kit which you can use to draw attention to your email.

### **Tailored social media**

If you're active on Twitter or Facebook, you can make use of the posts on the previous page or you can craft your own. Just remember to stick to the main message of calling on patients to either make a complaint about their policy or compare available policies and make a switch.

You know your audience so write the message that will resonate with them.

### **Tell friends and family**

We want as many people as possible to know it's time to switch so feel free to tell your friends and family. The more policy comparisons and complaints made, the more effective the campaign will be and the more government and the private health insurance industry will take notice.

### **Snail mail**

If you post out newsletters or invoices to your patients, think about including fact sheets in your mailouts. Not everyone will read them but enough people will to make an impact.

### **Create a display in your reception**

Put up the posters and the pop-up counter cards where your patients will notice them or even think about putting posters in the treatment rooms so your dentists have a talking point when they're treating patients.

### **Feedback and questions**

The success hinges on everyone's willingness to play a part so any feedback, ideas, questions or suggestions you might have on the campaign are welcome.



## **Australian Dental Association**

Phone: (02) 9906 4412

Fax: (02) 9906 4676

Email: [contact@ada.org.au](mailto:contact@ada.org.au)