

MEDIA RELEASE:

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Only a few weeks left to claim for unused healthcare visits

More than half of all Australian's have health insurance cover, and most will have just a few weeks remaining to claim for unused healthcare visits, ranging from appointments to the dentist, optometrist and physio.

Almost all private health insurers reset their 'extras' limits from January 1.

"Nothing is more precious than our health and the health of our loved ones, but sadly it is often taken for granted until something goes wrong." Matthew Koce, CEO of the peak not for profit health insurance body, Members Health, said.

"During the present cost of living crisis, it is especially important that Australians maximise the many benefits available through their insurance cover to maintain their health. Something as simple as attending regular dental and optical check-ups can help prevent complex, debilitating and painful health issues arising into the future."

"It is alarming that some 2.3 million Australians skip or delay necessary dental care each year. So, if you have been putting off a check-up or persevering with aches and pains, now is the perfect time to make a booking with a healthcare professional." Matthew Koce said.

Australians with extras can usually claim for care outside of the hospital for services that are not covered by Medicare. Extras services generally include things like dental, optical, physio, chiro, psychology, acupuncture, remedial massage, podiatry, speech therapy, dietitian services and hearing aids.

Making use of the services on offer through extras can make a world of difference when it comes to your health and wellbeing, which helps explain why a growing 14.8 million Australians are covered. The amount that can be claimed will vary depending on the level of cover taken out and the health fund chosen. Most health funds offer a range of choices to meet the varied health needs and budgets of Australian individuals and families.

When looking to join, always go directly to a few health insurance funds for a quote, before making a final decision. Commercial comparator websites can be selective in the policies they offer and can charge commission and fees. Therefore, you may be able to get a much better deal directly from the health insurance fund. A quick phone call could save you hundreds of dollars.

"Members Health funds are not for profit and member owned. That means they can return more of the premium dollar back to policyholders in healthcare benefits than would otherwise be the case if they had to generate profits for the big end of town."

"Members Health funds help cover over 37 million episodes of extras services each year, so this is an area where they excel and have enormous expertise." Mr Koce said.

All the Members Health funds are listed at www.membershealth.com.au and Members Health does not charge any commissions.

Putting members' health before profit

Testimonials:

“Before joining Emergency Services Health, I never understood how health insurance worked. But now, I realise it can be preventative. I’ve been able to use my Extras cover for chiropractic, remedial massage, psychology, and dental.”

Max Blaik Emergency Services Health Member

“HCF aims to make good dental care accessible to as many members as possible. Providing members access to 100% back for dental check-ups means we’re helping them maintain good oral health which is fundamental to safeguarding their overall health and wellbeing.”

Julie Macey, HCF Head of Ancillary Benefits

Since the start of 2024, all HCFi extras policies include vaccination cover. This gives our members easy access to annual flu vaccinations, as well as other vaccines for travel and ongoing health. We believe providing health cover for vaccinations is better for our members and for reducing the incidence of such diseases in our communities.

HCFi

TUH understands that health and well-being are personal journeys, and individual needs may change over time. Therefore, the Active Health Bonus is entirely flexible, allowing members to use it as they see fit for services covered under their extras policy. This flexibility empowers members to prioritise their health and well-being based on their unique circumstances.

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Source: <https://membershealth.com.au/economic-impact-report/>

Media Queries

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