

**NSA News: Why Seniors hate private health, (short version of Dr. Radford's report)**  
A new survey of older Australians supports NSA's call for a total review of private health-  
Before it fails the senior's market.

The value of private health insurance(PHI) is being eroded by rising costs, reducing coverage , increasing hospital excess, and gap fees.

**That's what you told us!**

Our Social Survey of 6 400 people aged 50+ explored older Australian's experience with PHI levels of coverage, reason for having or not having it, and what needs to change.

Unsurprisingly, most older people want and need private health insurance. But worryingly, those who do have it are paying more for less, with some making sacrifices to hold on to it. "There is a growing discourse about the unaffordability of private health.

This must be addressed to preserve private health as an option for older people facing ever-rising living costs, "NSA CEO, Chris Grice, urged. That's why NSA is calling for the Productivity Commission to conduct an independent inquiry into the private health system.

**Why people have or don't have PHI.**

The main reason for having insurance ranged from covering major hospital costs and reducing waiting times for elective surgery to emotional benefits such as peace of mind and stress reduction. However, dissatisfaction with gap fees and charges came in for special mention, with many believing they are being ripped off. 72% of respondents who don't have current PHI have let it go. The reasons for not keeping it included: lack of value, (40%), unaffordability (40%), costs of adequately covered by public system (23%) and it did not adequately cover specialists costs (9%) and procedure (9%). Mr Grice said the result shed a light on a system that is under pressure and risks failing a key market.

"Our research shows while most older people want and need private health insurance, The rising cost of premiums and out-of- pocket costs for private insurance undermine it's value. Those who do have it are paying more for less and making sacrifices in other areas to hold on to it," Mr Grice said. There are dangers to the public health system if older people keep leaving PHI, especially if those people have poorer health.

"If older people drop out of private health this will lower premiums. However, the impact on the public system is it will require more funding and taxes to support the influx of older, sicker patients. Good for private, bad for public," he said.

**What a review of PHI would do..**

The Federal Government should direct the Productivity Commission to conduct a full review of private health insurance system, with emphasis of identifying ways to improve its value to policy holders in general and older policy holders in particular. The Productivity Commission could especially focus on the :

\*Growth of private health insurance premiums and out-of-pocket expenses

\*Value and scope of product offerings covered by private health insurance

\*Importantly, reforms needed to minimise premiums and out-of-pocket costs

More information about this policy recommendations is available on the NSA Website.

# National Seniors

## AUSTRALIA

**Modbury Branch Newsletter**

**June 2024**

**Issue 220**

MEALS   
ON WHEELS®  
South Australia

### **Branch Diary**

#### **Guest speakers**

**17<sup>th</sup> June Meals on Wheels—range of services**

**15 July Guide Dogs - pre training**

**!9<sup>th</sup> Aug. Oberammergau -Passion Play Talk**

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Modbury NSA is sponsored by the Modbury Plaza Hotel

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Thanks to the Office of Federal Member for Makin, Tony Zappia, in the printing of this Newsletter

## Committee for 2023 & 2024

|                            |                               |              |
|----------------------------|-------------------------------|--------------|
| President                  | Susan Boyles                  | 0428 500 779 |
| Vice President             | Piero Fioretti                | 0423 784 050 |
| Secretary                  | Bruce Anderson                | 0449 574 554 |
| Treasurer                  | Heather Murphy                | 8365 6002    |
| Assist. Treasurer          | Alastair Boyles               |              |
| Activities Officer         | Rosalie Zurek                 | 8264 9681    |
| Guest Speakers (interim)   | Rosalie Zurek                 | 0416 010 329 |
| Welfare                    | Ray Zurek                     | "            |
| Extra Member (1)           | Robyn Neate                   | 0408 496 305 |
| Extra Member (2)           | Mary Fioretti                 |              |
| Ex Officio. Public Officer | John Fellows                  |              |
| Door                       | Eric Schubert & Mary Fioretti |              |
| Greeter                    | Beverly Anderson              |              |
| Newsletter                 | Ray Zurek                     |              |

\*\*\*\*\*  
 Modbury National Seniors meet every third Monday of the month (4<sup>th</sup> if Public Holiday) at 1.30pm at Lutheran Homes Inc., 1217 Grand Junction Rd. Hope Valley except November and December. Entrance fee of \$5.00  
 Postal address: NSA Modbury, PO Box 499, St. Agnes, 5097  
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**We always welcome visitors and potential new members. If after 3 or 4 visits you find that you enjoy coming to our meetings and being part of our group why not become a financial member of National Seniors Australia? Members are able to get involved in discussing and taking part in community issues pertaining to Senior Australians.**

**You can also take part in social events, hear interesting guest-speakers and meet like-minded members at other branches. Most importantly members can ensure that their voice is heard on issues affecting the over 6 mill. Australians over 50!**

**Only financial members are covered by NSA Insurance on outings! Financial members will also be given preference when there is a limit on numbers e.g. Christmas Lunch, Bus Trips etc.**

|                  | Single  | Joint |
|------------------|---------|-------|
| 1year membership | \$49.50 | \$80  |
| 2 year           | \$88    | \$143 |
| 3 year           | \$120   | \$180 |
| 5 year           | \$220   | \$325 |

**Enrolment forms can be found on activities Table or from Treasurer. M/fees can be paid by phone. No Credit card surcharge applies!**

**Riddle: I stick so strongly, yet I'm not sticky in the slightest! What am I?**

**Interesting facts and figures: The word 'Infant' is from Latin for 'unable to speak'**

**Grandma's Wit and Wisdom: Wisdom doesn't necessarily come with age. Some times age just shows up on it's own!**

**Please wear your Name badges to meetings and Outings!**

**Newsletter Editor for next year needed!!!!**

## Forthcoming events for 2024

**Monday 1<sup>st</sup> July, Lunch at Modbury Plaza Hotel, 12 noon, Raffle, tea/coffee station, Monday 2<sup>nd</sup> Sept. Tour of Beaumont House & Garden,631 Glynburn Rd. Beaumont, Have 11 seater Lutheran Bus for 9am, cost \$10, approx.. 12.30 light Lunch at Pasta Deli Fire Station, Glynburn Rd. Glynde, park at Aldi next door.**

**June Birthdays: Dianne Broadbent(4), Dean Roberts(11\*), Jan Woodget(12), Malcolm Schmidt(18), Viola Cadzow(25), Eric Schubert(28\*),**

**Wedding Anniversaries: Nil**

**Congratulations and Best Wishes to All!!!!!!**

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**Two conmen in an English pub called the publican over and asked him to settle an argument "Are there two pints in a quart or four?" asked one.**

**"There are two pints in a quart," confirmed the publican.**

**They moved back along the bar to where they had been drinking and soon the barmaid asked for their order. "Two pints please Miss, and they are on the house.'**

**When the barmaid appeared to doubt her boss would dispense free beer, one of the lads called out to publican at the other end of the bar: "You did say two pints, didn't you?"**

**"That's right," shouted the publican. "Two pints!"**



### Doctors:

Doctor to a new patient: 'First I have to study your medical history. Do you pay your bills on time?'

What's the use of consulting a doctor about a cold when he gives you a heart attack with the bill.

Doctor: "Are you taking your medicine regularly?"

"No, Doc, I've tasted it and I rather keep coughing!"