

Member News

Reserve Bank Health Society newsletter
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reserve bank health society
simply better benefits

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Private health insurance reforms

From 1 April 2019 and until the transition period ends 1 April 2020, the government's Private Health Insurance reforms mean that all hospital covers in Australia will be categorised as either Basic, Bronze, Silver or Gold.

The intent of the changes is to make it easier for you to understand and compare covers from all health funds.

While no one likes a spoiler, RBHS's Gold Hospital cover qualifies as a Gold hospital cover under the new rules and has no significant changes to its coverage.

Another change is the removal of natural therapies on extras covers following a government review. Alexander technique, aromatherapy, Bowen therapy, Buteyko, Feldenkrais, herbalism, homeopathy, iridology, kinesiology, naturopathy, Pilates, reflexology, Rolfing, shiatsu, tai chi, and yoga are no longer claimable from any health fund from 1 April 2019. RBHS Extras cover will still include benefits for Remedial Massage and Acupuncture.

AGM results

The RBHS held its Annual General Meeting last month, re-appointing Ms Jill Pleban and Ms Sharon Suan as Directors of the Company for a term of three years.

Merylin Coombs
Board Chairperson

Your health case study: ACL repair

What is an ACL?

Your anterior cruciate ligament (ACL) runs through the centre of your knee to connect your thigh bone (femur) to your shin bone (tibia).

ACL injuries occur when the leg twists or hyperextends under force. Abrupt changes in direction are a common cause of ACL injuries. Football, rugby and basketball are just some of the sports that place a high demand on the ACL with their cutting and sharp directional changes.

Any tearing or rupture (where the ligament severs in half) makes the knee unstable.

What does an ACL injury feel like?

You may hear or feel something pop and then feel sudden pain and weakness in your knee.

I think I injured my ACL. What do I do next?

The level of pain you feel will probably tell you whether you go straight to emergency hospital or head home to organise a physio or doctor appointment.

While ACL damage might be your first thought, the ACL is just one of four ligaments that supports the knee. Add to that potential damage to the meniscus that provides the cushion for the knee joint to function smoothly without bone-on-bone contact. Not to mention the surrounding muscles that can tear and bones that can suffer fractures and breaks.

In short, self-diagnosis probably isn't an option. So you'll need some help. Here is your next choice: hospital or head home.

1. Emergency department

The doctors at emergency will assess you and provide you with your next steps.

2. Head home to plan your next move

Elevate your leg and keep it at a comfortable angle, perhaps with a pillow under your knee.

To ice or not to ice?

Many physios still advise applying ice to your injury straight away.

Ice eases pain, swelling and discomfort, especially if applied in the shortly after the injury occurs. Pain and discomfort may be your biggest concerns early on in an injury, so it's well worth considering.

The doubt that has been rising is whether ice delays the healing process. Some studies show that ice may delay the natural healing process for ankle injuries. Just be aware that the standards for treating injuries may change in future as more evidence comes out.

GP or physio?

One of the advantages of visiting a GP first is that they can refer you to an MRI scan covered for free under Medicare while a physio cannot.

Once your doctor checks your results, you can see what damage has been done and whether surgical options are needed or worthwhile.

From there your doctor can advise you if you're ready for physio treatment.

What is an ACL repair?

An ACL repair (also called ACL reconstruction) is an operation that seeks to return your ACL to full function by adding a tendon graft from elsewhere your body and placing it to join your ACL.

Not all ACL injuries require surgery. Some people with ruptured ACLs may choose to not have them repaired if they give up sports with lots of directional changes. Your doctor will have more information specific to your situation.



A torn ACL

Source: HealthDirect.gov.au

Did you know?

ACL repairs in Australia increased per head of population by 43% from 2000 to 2015, according to The Medical Journal of Australia. Australia has the highest rate of ACL repairs in the world.



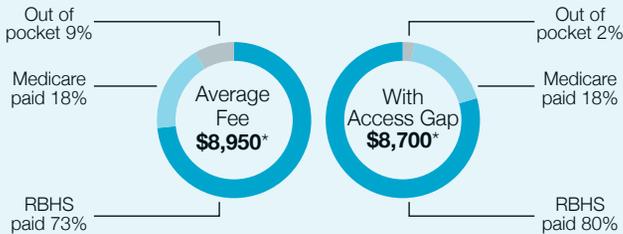
How much does it cost to repair an ACL?

Average private hospital cost in detail

How much does it cost without PHI?	
	Out of pocket
Without PHI	\$8,948
With PHI	\$787

What are the average out of pockets w/without Access Gap for members with hospital cover?	
	Out of pocket
With Access Gap	\$150
Without Access Gap	\$3,970

ACL Repair with Gold Hospital



About the data

- Based on an average across a number of episodes paid by the fund.
- This is a representative cost and each procedure will be different.
- ACL Repair refers to MBS item numbers 49542 and 49539.
- All members had Gold Hospital cover.

Your Extras limits refresh

Annual benefit limits for RBHS Extras cover refresh on 1 January 2019, meaning you are once again able to claim benefits for services that reached their limits last year.

These services include:

- Pharmacy
 - Podiatry
 - Remedial massage
 - Physiotherapy
 - Psychology
 - Naturopathy
 - Chiropractic
 - Acupuncture
- (no longer offered after 1 April 2019)*

Did you know?

You can check your benefit limits at any time using our Online Member Services. Simply log in at myrbhs.com.au/oms and select 'Limits Usage' from the left-hand menu.



Help for mental health

Mental health issues are increasingly becoming more top of mind and we are here to help support you and your family through mental health conditions.

RBHS members with hospital cover have **free** access to their own personal mental health expert through the Strive for Health program. The service provides an invaluable guide through the mental health system over the course of six months.

If you have a health condition and would like to find out if the program is right for you, please call us on 1800 027 299 or send us an email at info@myrbhs.com.au

Hospital substitution options

Our hospital substitution options allow you to recover where you are most comfortable – all you need is a referral from your treating doctor.

Hospital @ Home allows you to have services you would usually receive in hospital (like wound care or IV antibiotics) at home. If the healthcare services you need can be provided at home, you may be able to avoid a hospital stay altogether.

Rehab @ Home allows you to recover in the comfort of your own home with short term therapy for joint replacements, fractures, spinal conditions, stroke, respiratory conditions, cardiac conditions and mobility problems. We offer physiotherapy, occupational therapy and more.

Happy holidays

You have made it through another year and get to enjoy a well earned break. Enjoy the holiday period and a sincere thanks for your continued support from all of us at the RBHS.

We will remain open throughout December and January, closing only on public holidays and Christmas Eve.

Date	Hours
Monday, 24 December	Closed
Tuesday, 25 December	Closed
Wednesday, 26 December	Closed
Thursday, 27 December 2018	8:30am to 5pm
Friday, 28 December 2018	8:30am to 5pm
Monday, 31 December 2018	8:30am to 5pm
Tuesday, 1 January 2019	Closed
Wednesday, 2 January 2019	8:30am to 5pm

During the holidays, you will continue to be able to access your membership via our Online Member Services. To log in or register, simply visit myrbhs.com.au/oms.



What if I need to go to hospital during the holidays?

We would rather you did not miss out on this season's festivities, but should you need to go to hospital, you can as normal. For hospital admissions as a private patient, hospitals need to check if you have private health insurance. This is called an eligibility check. Hospitals can do this online without the need for our offices to be open. In short, your health will not be put on the line by public holidays.



How to safely store Xmas Ham

Common to households around the nation come Christmas time – the Christmas ham conundrum. The reveal of a massive and delicious leg of Christmas ham for lunch comes with the burning question, how are we going to finish this?

Well, you can now store your Christmas ham safely for longer and lessen your ham wastage guilt.

According to the Food Safety Information Council, your ham can be kept fresh in the fridge for several weeks by getting rid of the plastic packaging, covering it in a clean cloth soaked in water and vinegar.

But a word of warning, reduced salt hams will not last as long, so consider buying it in more modest portions.



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