



Australian Health Funds – Premium Relief and Teleconsultation Measures

Private Healthcare Australia Chief Executive Dr Rachel David said health fund members experiencing financial distress as a result of the COVID 19 pandemic should contact their health fund to discuss their options.

“Health fund members who have been severely impacted by job loss or underemployment as a result of the COVID 19 pandemic are urged to contact their fund directly as they may be eligible to have their premium waived for an extended period. Health funds are currently putting programs in place to provide support for members,” Dr David said.

“The primary focus of health funds is to meet the needs of the community and members in these challenging and uncertain times and offering financial support by way of premium waivers is an important first step.

Health funds are also fast tracking access for members to teleconsultations with psychologists while Australians’ movements are restricted by the COVID 19 pandemic.

“Individual telehealth consultations with psychologists are well supported by the evidence and health funds want to make sure people are able to continue with their treatment, as it is obviously a very stressful time for many Australians, said Dr David.

The majority of health funds have agreed to provide coverage for teleconsultations provided by psychologists from Monday 30 March subject to the conditions listed below. *

Dr David said that initially it might be difficult to ensure benefits are paid quickly as electronic claiming systems and some health funds’ processes are not set up to deliver benefits for telehealth services. PHA, Australian Psychological Society and individual funds will address the system issues as quickly as possible.

She said maintaining mental health was critically important and health funds were committed to delivering rapid access to evidence-based telehealth services for their members.

“While psychology is first off the mark, PHA is working with providers to quickly assess the effectiveness of telehealth treatment in their clinical area and expect to have more announcements on telehealth coverage shortly.”



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Press Release

*Teleconsultation conditions:

With the Australian Psychological Society (APS), private health insurers have agreed to provide benefits for individual (one on one) psychology teleconsultations where:

- The patient is undergoing an existing course of treatment, and has seen the psychologist providing the teleconsultation over the past six months, or
- For new patients, the telepsychology service has been recommended by their general practitioner, and
- The service is delivered before 30 September 2020, and
- The service is undertaken in accordance with Australian Psychological Society guidelines.

Private Healthcare Australia is the peak representative body for Australia's private health insurance industry. PHA represents 24 Australian health funds with a combined membership of over 13 million Australians, or 97% of the sector on membership. Promoting the value of private health insurance to consumers in the Australian economy and keeping premiums.

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