

March 2024

# Member Update



A message from our  
**Chief Executive Officer**



**Dear valued members,**

I'd like to sincerely thank you for your ongoing loyalty to Mildura Health Fund.

Consumers are continuing to see the positive benefit of being with a not-for-profit health fund. In 2023, the Fund experienced encouraging policy growth of 3.13%, bringing our total membership to 37,171.

We are proud to continue to provide our members with the lowest price compliant gold hospital policy in Victoria, New South Wales, Queensland, ACT and Tasmania in the open health funds category. Your support allows us to do this.

As always, our members remain our priority, and we are continually looking at ways to ensure members are getting increased value from our products and are supported through their times of need.

Like many Australians who are facing increasing costs, so are we. We continue to work hard to keep the balance between health inflation, providing our members affordable quality health cover and ensuring Mildura Health Fund remains financially sustainable.

## **Lowest premium increase since 2008**

We are happy to deliver our lowest premium increase of 2.14% (with rate protection) since 2008. The increase is also below industry average of 3.03% and below current inflation figures.



## **We ranked #2 for givebacks between 2020-2023**

In total, the Fund has returned \$17.3 million dollars back to members through a variety of incentives as listed on page 4. This has ranked the Fund number 2 out of 30 health funds based on percentage of premium revenue returned to members.

## **Swan Hill branch**

I am pleased to share that we have expanded our Swan Hill branch operating hours from 2 days per week to a Monday to Friday branch. I would like to thank our Swan Hill community of members for supporting our organisation.

## **Member satisfaction survey**

We would like to thank all our members who recently contributed to our Annual Membership Satisfaction Survey. We are yet to receive the final results, but we look forward to sharing them with you in our September Members Update.

## **Advocating for our members**

We continue to advocate for our members at a range of industry groups and meetings. We may be a small health fund, but we like to be heard. We are actively involved with Private Healthcare Australia, Australian Regional Health Group and Members Health Fund Alliance with Board and Committee presence on different areas of focus for the Private Health Insurance industry.

We also work closely with the Department of Health and our regulators APRA.

## **Members helping change healthcare in our region**

Mildura Health Icon Cancer Centre (MHICC) is already having a significant impact on patients in Sunraysia and nearby regions, with over 130 patients having completed their radiation therapy treatment at the Centre between April and October 2023.

It is estimated that since the \$12 million centre opened on April 3 2024, patients receiving radiation treatment have been collectively spared more than 800,000 kilometres of travel, with the majority of patients no longer needing to travel to Melbourne, Bendigo or Adelaide for treatment.

I am proud that our organisation with the support of our members has been able to deliver this much needed health service to our local region.

From myself, the team, and Board of Directors of Mildura Health, we wish you and your family the best of health.

**Gerard Op de Coul**  
**Chief Executive Officer, Mildura Health**

# 2023 year in review snapshot



## Hospital benefits paid

2023 \$41.09 million  
2022 \$34.91 million



## Total members

2023: 3.13% policy increase  
37,171 members

# 99%

## Membership satisfaction

\*2023 Membership Satisfaction survey



# 12%

## increase in benefits paid year on year

### Top 3 Extras

#### Services claimed

1. Dental - \$8.2 million
2. Optical - \$1.9 million
3. Chiropractic - \$0.751 million



## Medical benefits paid

2023 \$7.6 million  
2022 7.1 million



### Highest paid claim

# \$274,000



## Extras benefits paid

2023 \$13.1 million  
2022 \$13.0 million

## Benefit increases to a range of general treatment services

Do you hold extras cover for general treatment services? If so, we have great news for you.

### Dental Benefits increased by 5%

From 1 January 2024, dental benefits increased on average by 5%

From 1 April, we are increasing a range of general treatment benefit amounts on a number of services as detailed below.

### Chiropractic

Cover	Current		New	
	Initial	Standard	Initial	Standard
Base Extras	\$22	\$21	\$25	\$21
Mid Extras	\$29	\$27	\$32	\$27
Five Star Extras	\$36	\$34	\$40	\$34

### Non PBS prescriptions

Cover	Current	New	Annual limit	
	Per Script		Single	Family
Mid Extras	Not covered	\$30	\$200	\$400
Five Star Extras	\$35	\$40	\$300	\$600

### Counselling benefits now payable\*

Counselling sessions are now payable under Five Star Extras

**Per Consultation Benefit - \$32**

**Annual limit (yearly)**

**Combined with Mental Health - \$650 (single) \$1300 (family)**

Counsellors are a type of mental health professional. They help people work through and define their emotional, health, mental and lifestyle problems and to understand themselves and their behaviour better.

\*Counsellor must be accredited by Australian Regional Health Group for benefits to be payable



## Do we have your email address?



More and more members want us to communicate with them via email, rather than by post. If this is you, simply email us at [mhf@mildurahealthfund.com.au](mailto:mhf@mildurahealthfund.com.au) with your name, membership number and preferred email address. If you have received this communication via post, it means that we either don't have your current email address or you have elected to receive our communications by post.



## Launch of Mildura Health Foundation

Patients undergoing radiation treatment at the new Mildura Health Icon Cancer Centre will be even better supported following the launch of Mildura Health Foundation Limited in September 2023.

Mildura Health Foundation is a registered charity with the Australian Charities and Not for Profit Commission and aims to raise over \$3 million for the accommodation project through donations and grants.

The Foundation has a Board with five volunteer directors, Terry Hill, Amanda Phillips, Greg Hutchison, Karen Woolfe and Rod Markwell. Cheryl Rix is the Corporate Secretary.

The first project of the Foundation is to build 10 self-contained accommodation apartments in close proximity to the Mildura Health Icon Cancer Centre (MHICC) in Thirteenth Street, Mildura.

The aim is to provide cancer patients from outlying areas such as Ouyen, Robinvale, Swan Hill, Broken Hill and Renmark, with easily accessible patient accommodation to reduce the financial stress and allow them to focus on their treatment and recovery, rather than where to stay for the night if they live outside Mildura.

The apartments will be available to all patients who are receiving radiation treatment at MHICC, free of charge or at a low cost after State Government Rebates.

Mildura Health Foundation chair Terry Hill said patient accommodation was an essential part of the cancer journey, particularly for patients who live more than 80km outside of Mildura.

“If they didn’t have the support of the accommodation, they would have to find their own accommodation and be away from their family... unfortunately this type of treatment can often go on for five days a week, for six weeks at a time,” Mr Hill said.

“The other part of it is that there are people who don’t want to travel outside the district for treatment and would rather go without treatment than go to Adelaide, Melbourne or Bendigo.”

“We are well on the way to addressing this issue with the establishment of MHICC’s radiation bunker which has already led to additional oncology specialists coming to town. The new apartments are anticipated to bring even more specialists to town, benefiting the wider community,” Mr Hill said.

The Foundation’s goal is to make a positive difference in the community and ensure those undergoing cancer treatment have access to the very best facilities while being well-supported.

The naming of The Dr. Julie Zrna Centre is a tribute to the lifetime contribution Julie Zrna made to her community and to education, and honours her endless optimism, even when enduring her own cancer battle. Julie’s refusal to be defined by her diagnosis, will be a lasting message of strength and hope, for every patient who stays in the Dr. Julie Zrna Centre.

“I’ve been through that journey myself and if we can relieve some anxiety for people, then that’s something we need to do, this is a vital part of the cancer journey,” Mr Hill said.

“Having a private health insurer in a regional area like Mildura is unique and provides a strong catalyst to drive health outcomes in this community,” Mr Hill said.

“There is no other health fund as remote as MHF and this is where, with the support of members, we can make real changes to our health landscape.”

Land has been purchased for the Mildura Health Foundation patient accommodation at 202-206 Thirteenth Street, Mildura.

The community has already donated in excess of \$1 million dollars to this cause and plans are well underway with tendering of the project construction to commence in the first half of 2024.

**To donate or for further  
information scan here, or  
visit [mhfoundation.com.au](http://mhfoundation.com.au)**

**Donations over \$2 are  
fully tax deductible.**





## Giving back to our members

At the start of the COVID-19 pandemic, we made a commitment to return any unintended claims savings back to our members.

Over the past four years, we have delivered this to our members through a variety of initiatives.

As a member owned, not-for-profit health fund, we put our members before profits.

### May 2023 - \$6 million dollars returned to members

We returned \$6 million to our members who held Hospital Cover with us on 31 December 2022 for a minimum of three months. Members received between \$175.05 and \$799.47. Payment was based on the level of cover and policy type held.

### April 2023 - Deferred the 2023 premium increase for three months

We made the decision to defer the 1 April 2023 premium increase until 1 July 2023

### June 2022 - \$6 million dollars returned to members

We returned \$6 million to our members who held Hospital Cover with us on 31 December 2021 for a minimum of three months. Members received between \$178.60 and \$815.67. Payment was based on the level of cover and policy type held.

### Other initiatives include:

### April 2022 - Deferred the 2022 premium increase for six months

### January 2022 - Rolled over unused extras benefit limits from 2021 to 2022

### April 2020 - Deferred the 2020 premium increase for six months

### April 2020 - Introduction of Telehealth Services

For further information about any of these initiatives, please visit our website; [www.mildurahealthfund.com.au](http://www.mildurahealthfund.com.au)

## As a valued member, we are rewarding you!

Simply refer a friend or family member today and if they join any of our policies, we will reward you with a

# \$50 Gift Card\*

Here at Mildura Health Fund we measure success on member satisfaction, so we know we are doing a good job when our members recommend us to their friends and family.



\*to view the terms and conditions visit [www.mildurahealthfund.com.au](http://www.mildurahealthfund.com.au)

### Start Paying your Premiums with Direct Debit



If you're currently paying your premiums by cash, cheque or credit card, switch your payment method to direct debit and receive a 2.5% discount on your membership premium. To change your payment method to direct debit, contact our Customer Service Team today on (03) 5023 0269 or email [mhf@mildurahealthfund.com.au](mailto:mhf@mildurahealthfund.com.au)



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