

# Document 1

**From:** [Sasha Pental](#)  
**To:** s 22  
**Subject:** RE: establishing contact [SEC=UNCLASSIFIED]  
**Date:** Tuesday, 6 March 2018 15:58:55  
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H<sup>s 22</sup>,

Thankyou for taking my call earlier. I really appreciated your time.

I confirm the following:

HBF is preparing to make a number of hospital product changes effective from 1 July 2018. These changes were referred to in HBF's 2018 Premium Rate submission and re-submission. We commence our communications to affected members from next week. These communications have earlier been shared by me with PHIO. I have also provided a verbal briefing to the ACCC in WA.

The nature of our hospital product changes are:

We will remove services from several of our basic and mid hospital products. These services include dialysis, bariatric, insulin pumps, sterility reversal and cochlear implants.

We are reducing psychiatric benefits on several of our basic and mid hospital products. Our Top hospital product will retain full benefits.

We are introducing a day excess on most of our hospital products.

We are increasing the excess amount on two of our basic hospital products.

I have spoken with Alex Caroly in Minister Hunt's office on the above.

Kind regards,

Sasha

**Sasha Pental**

General Manager Commercial

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Keep in touch



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**From:** [mailto: ]  
**Sent:** Tuesday, 6 March 2018 12:34 PM  
**To:** Sasha Pental  
**Subject:** RE: establishing contact [SEC=UNCLASSIFIED]

Hi Sasha,

Thanks for your time on the phone earlier, appreciate your time in discussing this matter.

I've attached a link to today's ABC reporting of HBFs proposed changes (<http://www.abc.net.au/news/2018-03-06/hbf-to-cut-member-benefits-as-health-insurance-premiums-rise/9513084>). As you can see in paragraph 2 it appears that HBF will no longer be covering psychiatric services for basic or mid-tier hospital policies.

As you are aware there are legislative requirements around psychiatric care coverage in hospital policies. Based on our conversation, I understand that this (reported) change is not a removal of benefit, but these levels of policies will now be limited to minimum default benefits for psychiatric care.

I'd be grateful if you could confirm that I've understood this correctly. I also note that HBF has consulted with the PHIO and ACCC on this matter.

Any additional information you can provide to support, such as fact sheets or letters etc, would be helpful so I can confirm this with my team. Any information you provide will be treated as commercial in confidence.

Thanks again, please let me know if there are any questions regarding this,

Regards,

Assistant Director |  
Private Health Insurance and Pharmacy Branch |  
Private Health Insurance Strategic Operations and Compliance Section |  
Australian Government Department of Health |

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> GPO Box 9848 Canberra ACT 2601

*The Department of Health acknowledges the traditional owners of country throughout Australia, and their continuing connection to land, sea and community. We pay our respects to them and their cultures, and to elders both past and present.*

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**From:** Sasha Pental [<mailto:Sasha.Pental@hbf.com.au>]  
**Sent:** Tuesday, 6 March 2018 3:09 PM  
**To:** [ ]  
**Subject:** establishing contact [SEC=No Protective Marking]

**Sasha Pental**  
General Manager Commercial

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