

Radical dental plan highlights need for change

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The radical alternative to private health insurance proposed by Australia's dentists shows, if nothing else, that there is significant scope for improving the poor insurance deal on dental care that consumers get now, the Consumers Health Forum says.

The report prepared for the Australian Dental Association estimates that the establishment of "Health Savings Accounts" providing cover for general treatment such as dental care could generate annual savings of \$1,225 per person, at an average cost to government in tax offsets and concessions of \$186 per person.

"This is an important report, bringing fresh scrutiny to what is becoming an increasingly fraught issue for consumers.

"That the association is suggesting such a big change in the way dental and other allied health care is covered is understandable given the way current health insurance policies are failing consumers and troubling many dentists," the CEO of the Consumers Health Forum, Leanne Wells, said.

"The report says that Health Savings Accounts would provide incentives for low income earners not currently accessing general treatment to save for their own dental and allied health care.

"It demonstrates that consumers, dentists and the taxpayer are receiving relatively poor returns in terms of health insurance cover for dentistry and other general treatment.

"Whether this Health Savings Account model is the right way to go requires deeper consideration of such issues as the impact on private health insurance in general, value for consumers and market impact on supply and cost of dentists.

"The report points to the need for a substantial re-think of private health insurance and, as we have called for, the establishment of a Productivity Commission inquiry into Government assistance for health insurance."

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