

AUGUST 2020

# be well.

**THE YEAR  
THAT IS –  
2020 SO FAR**

**WHAT IS ACCESS GAP  
AND HOW DOES IT  
AFFECT ME?**

**VIRTUAL HEALTH SERVICES:  
WHAT A DIFFERENCE A  
CORONAVIRUS MAKES**

**HEALTHY  
HACKS**

**rt health**



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## Have you got a story to tell about rt health?

As a not-for-profit, member-owned health fund it is our members' stories that inspire, encourage and motivate us.

Every day our contact centre staff are touched by the stories our members share. Often funny and heartwarming, we're always humbled that so many of you take the time to tell us how much rt means to you.

So, we thought we'd do something a little bit different and ask you to write to us! Maybe you spoke to someone that provided incredible service? Perhaps it's an experience you've had when you made a claim? Whatever your story

is, we'd love to hear it. To get the ball rolling, we'll start with an email we recently received from a new member. Turning up to her local dentist for the first time since becoming an rt member, she handed over her new membership card. The dental receptionist looked at it and said with a smile, "Ah rt, they're one of the good ones". Our member said this made her feel great about choosing rt as her new health fund.

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**We want to hear your rt health story. You can email us at [marketing@rthealthfund.com.au](mailto:marketing@rthealthfund.com.au) and please provide your member number and phone contact details. You can also write to us at rt health fund, PO Box 545, Strawberry Hills NSW 2012.**

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## From the CEO

**I hope this issue of be well finds you safe and well, and managing the many challenges facing us all in different ways. All of the rt team is especially mindful of the difficulties facing those of you in Melbourne at the moment, and we want you to be assured that we are here to help in any way we can.**

Like many businesses, our team remains working from home for the foreseeable future. It has been a great outcome for us to be able to continue to provide you with seamless service across our entire organisation in this way, and critically important that you've been able to continue to rely on us being there for you when you've needed us.

Over the past several months, the fund has been able to provide much-needed assistance to members who have been most affected by the economic impacts of COVID-related closures and shutdowns. This was in the form of financial assistance where it has been badly needed to help long-term members retain their health cover, new and more flexible cover suspension options, making it possible to claim many ancillary services via telehealth, and the deferral of the industry's usual 1 April

premium increase to 1 October. In addition, the charity run by the staff of the fund, the rt Families Foundation, made \$50,000 in grants available to members suffering financial impacts as a result of a health-related issue, whether it was COVID-connected or not. As a mutual, not-for-profit fund, we exist to provide support, assistance and value to our members, and this has been at the forefront of our decisions this year. We have been pleased to see that on the whole, members of the fund have been possibly less affected by the economic impacts than the general population, and our membership remains stable.

The fund is facing some challenges. One of the most significant of these relates to the issue of claims costs, because although we did not increase the cost of premiums at 1 April, all of our costs have continued to rise as usual. Health care

service costs have not stood still, which means the fund has been absorbing those cost increases while at the same time not increasing prices to cover those increased costs, in addition to providing financial support to members in need. The media has made much of the fact that health funds would be in a position to earn 'super profits' as a result of the restrictions that limited people's access to health care services for a period of time. In fact, the net cost to many funds is far greater than the net saving in claims costs. There are two other important factors to bear in mind about the period of restricted services, 1) it was relatively short-lived, and 2) those claims haven't somehow disappeared. The people who were unable to have necessary healthcare procedures during the restricted period are having them now and will continue to have them over the coming several months. It is simply false to suggest that funds have somehow pocketed the cost of claims not made for a period of a few weeks. You can be assured that we will continue to make the best decisions we can, with your best interests in mind as we continue to navigate the road ahead together.

In this issue of be well, we have a very topical article on the subject of masks, and looking at the more affordable options now

becoming popular made of fabric, which are washable and re-usable compared with the quite expensive single-use surgical masks. We have an article on colds and flu, and one on telehealth, which if you haven't had to use it yet is a wonderful way to access both GP and ancillary healthcare when it doesn't need to involve a physical examination. There's a great range of useful insights into how to get the best use from your health cover and a range of other updates. I hope you find it interesting, helpful and informative.

Until next time, take care and be well.



Group Chief Executive Officer, Simone Tregagle

**Simone Tregagle**  
Group Chief Executive Officer



# Virtual Health Services

What a difference a coronavirus makes

Prior to COVID-19 changing pretty much everything in our world, there were already plans to establish a 'virtual hospital' in Sydney. But before the pandemic, many clinicians and health professionals were unconvinced of the benefits of caring for people in their own homes using technology.

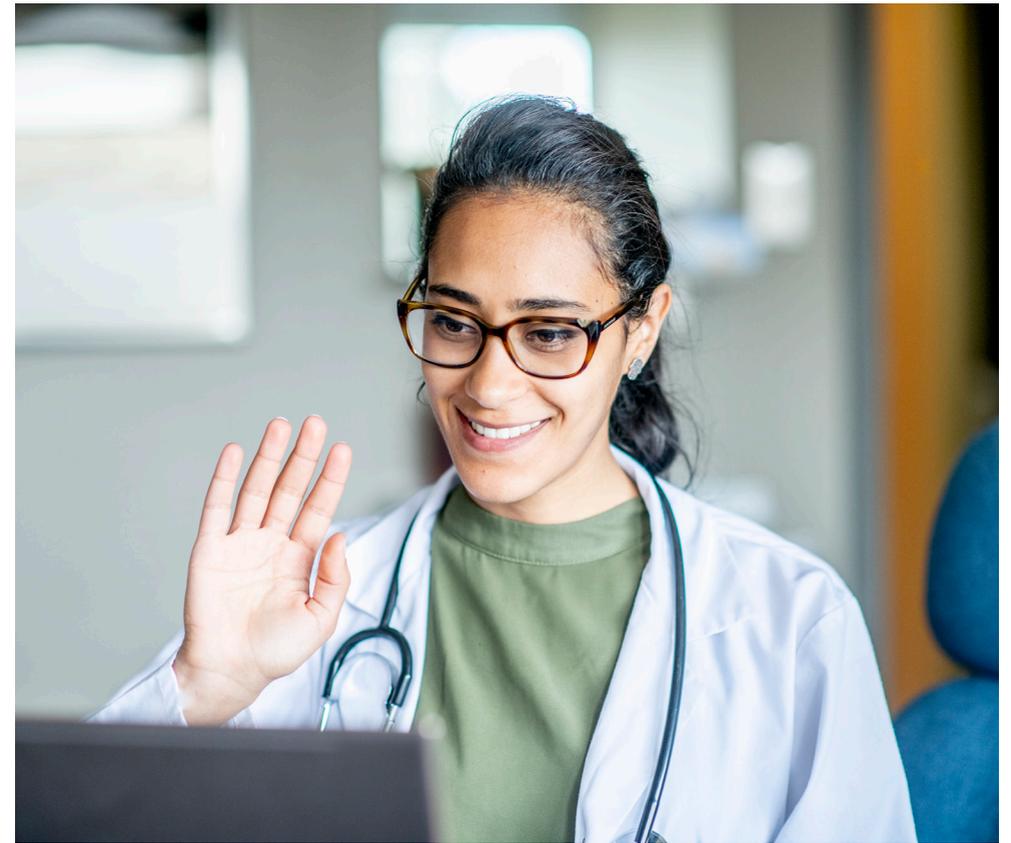
Now, pretty much every health provider, hospital, doctor and specialist surgery in Australia is looking at how they can provide services more effectively, using telehealth, not just for patients in rural and remote areas, but for those who live locally, too. And this 'virtual transformation' of the health sector is sure to continue post-Coronavirus.

From rt health members' use of Extras cover to see practitioners including psychologists,

dieticians and occupational therapists via telehealth services to virtual doctor and specialist visits, all signs point to a different future for the health care sector post-pandemic.

## Positives outweigh the negatives

Other treatments available via telehealth and claimable on your Extras cover include: speech pathology, physiotherapy, exercise physiology, osteopathy and podiatry. Using the HICAPS system, you pay for the treatments in the same way as non-virtual treatment and you only pay the gap for the treatment, if there is one. If, in the rare case, your practitioner doesn't use HICAPS, you can claim from rt health via email at [help@rthealthfund.com.au](mailto:help@rthealthfund.com.au), post or through our app.



When it comes to treatments such as psychology and dietetics, many feel there are more benefits to receiving treatment via video calls than the traditional methods. Time saved on travel to and from appointments, as well as less time wasted on missed appointments are beneficial to both patient and practitioner.

In the past, due to government and health care body regulations, it has been difficult for the health care sector to embrace reform. But the COVID-19 pandemic has driven major innovations, unlike during the years of incremental change that preceded it. The developments reflect new ways of working, breaking down some of the barriers that have held back innovation.

Telehealth consultations with GPs were previously not widely available or covered by Medicare. And although currently due to end on 30 September, the Australian Government has announced that it is looking at strengthening telehealth arrangements as recommended by the Australian Medical Association and the Royal Australasian College of Physicians, which are campaigning for the practice to be made permanent. With more than 13 million telehealth consultations having taken place by mid-June 2020, their introduction represents approximately 10 years of health care reforms compressed into a matter of weeks.

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## The way forward

Telehealth services are not only changing medical treatment as we know it, but also have major benefits for the wider population, which include reducing health services' carbon footprint, lowering healthcare workers' and patients' exposure to infection, and supporting the sustainability of health and medical practices.

And what about that 'virtual hospital' in Sydney? RPA Virtual Hospital opened on 3 February with six nurses. Operating out of the Royal Prince Alfred Hospital campus in Camperdown in Sydney's inner west, it now has 30 nurses and 600 registered patients. Several hundred people registered with RPA Virtual Hospital for Coronavirus care, most of whom have now been 'discharged'.

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**To help you navigate your healthcare needs during COVID-19, we encourage you to use your Extras cover for a range of telehealth services. This means you can receive treatment via telephone or video consultation with your health practitioner and where the HICAPS system is in use you just pay the gap, if there is one. If not, claim from us using our app, emailing [help@rthealth.com.au](mailto:help@rthealth.com.au) or via post.**

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# Update on rt health clinics and branches



## Clinics

Our dental clinics in Sydney and Brisbane, and optical clinics in Sydney and Newcastle closed at the end of March at the height of the Coronavirus restrictions. We're currently exploring opportunities to make dental and optical services available to all members at preferred pricing, rather than re-opening our own clinics. We'll keep you up to date on this and let you know when those new arrangements are finalised.

## Branches

Our branches and offices continue to remain closed for the safety and care of all our members and staff. In the meantime, members are able to do everything they need with us over the phone and online. We're staffed up and ready to help you with anything you need. Call us on 1300 886 123.



# To mask or not to mask?

Why Australian health authorities have done an 180 degree turn on mask wearing

Although countries such as France and the Czech Republic made it compulsory for citizens to wear face masks in public several months ago, Australia has come very late to the mask-wearing party. From midnight on Wednesday 22 July, mask-wearing became mandatory for anybody over the age of 12 in metropolitan Melbourne and in the Mitchell shire in north Melbourne when outside their homes. Masks were also recommended for children aged between two and 12, but not for toddlers due to safety concerns. People who fail to comply face a \$200 fine.

In the first few months of the pandemic, the advice from health authorities to the general public was that although masks could possibly stop infected people from passing COVID-19 onto others, there was little evidence that masks protected people who did not have the virus.

But recently that advice has shifted, in Australia and around the world.

The Australian Department of Health now recommends wearing masks where community transmission of coronavirus is occurring, and physical distancing is difficult. With levels of untraced community transmission having risen, especially in certain hotspots in Melbourne, masks are being recommended to help avoid the increased risk of people becoming infected via interactions with others. And scientific evidence is now appearing suggesting masks can suppress the spread of the disease by reducing the number of pathogens people inhale and help stop asymptomatic carriers from spreading COVID-19.

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### Mask anxiety

But which masks are the best, where can you buy them and how should you wear them?

Under the new rules in Melbourne, any face covering that does the job will prevent you from being fined. The most common masks you see people wearing are the blue surgical masks. These are single use only; they cannot be washed and should not be reused. At approximately \$4 for a single mask, these are quite cost-prohibitive if you are out in public every day. Cloth masks, that can be rewashed and used again, are more economical. But the mask should be washed after every use and before you put it back on. So it is a good idea to have a couple of cloth masks so one is always clean and ready to wear.

It is important that you wash or sanitise your hands when putting the mask on and taking it off and don't touch the front of the mask with your fingers while it's on. The mask should fit securely around your face, specifically covering your nose and mouth. It should be secured by ties at the back of your head or ear loops.

### You can also make your own mask

There are instructions on the Victorian Department of Health and Human Services website<sup>1</sup>.

And more mask-making help can be found on the website of fabric and homewares store, Spotlight<sup>2</sup>.

### Where can I buy face masks in Australia?

Disposable masks can be purchased from most pharmacies. A pack of 50 disposable masks is available from Chemist Warehouse stores for \$49. There is also a plethora of masks for sale online, such as a pack of two cloth masks from fashion site, Asos<sup>3</sup> for \$24 and a single cloth mask from Cotton On<sup>4</sup> for \$9.99.

Remember, whether you are wearing a mask or not, it's important not to forget other health advice in guarding against COVID-19. Keep washing and sanitising your hands, social distance by staying 1.5 metres apart from others and stay at home if you are feeling unwell.

<sup>1</sup><https://www.dhhs.vic.gov.au/>

<sup>2</sup><https://www.spotlightstores.com/>

<sup>3</sup><https://www.asos.com/au>

<sup>4</sup><https://cottonon.com/AU/>



## Follow us on Facebook

And stay up-to-date with the latest info.

Follow us



# healthy<sup>+</sup> hacks

We regularly send out Healthy Hacks, a series of emails with tips and tricks to help you better understand and get the best out of your health insurance. Some topics covered include:



We froze our planned April premium increases for six months to help ease financial pressure on our members.

## Premium Increase Deferral



## Healthshare

How to lower your out-of-pocket costs. Through our collaboration with HealthShare, a leading health technology company, you can see which specialists charge out-of-pocket costs ... and which don't.



## Telehealth

Telehealth services during the time of COVID-19, especially how they can help with mental health where there is a greater need at this time.



## Hospital Cover

When seeking treatment in a public hospital, should you use your private health cover if asked by the hospital? We explain your options.



If you'd like to read any of these in more detail, you can find them on our website. Just click on 'about us' and 'blog'.





# rt health news bulletin

We also recently sent out an rt health news bulletin looking at some of the changes and challenges that have taken place during the unprecedented times of COVID-19.



## Support for members doing it tough financially

During this difficult time, we have been able to support members facing financial hardships in a variety of different ways.



## Our membership has remained solid

Our membership has remained solid and for the most part our members have told us they are doing okay, weathering the challenges of COVID-19.



## Telehealth services

Telehealth services to access psychologists, dieticians, speech pathologists, exercise physiologists and many more providers will now continue until at least the end of the year. The added benefits of privacy and no need for travel to and from appointments mean that many of these services will continue to be invaluable long after restrictions have ended.



## Families Foundation

Families Foundation is a charity set up by rt health, to help people struggling with medical costs when items are not covered by Medicare or private health insurance. The foundation made \$50,000 in grants available to help members in need during COVID-19.



## We extended our \$200 WISH gift card Member Referral Offer

We extended our \$200 WISH gift card Member Referral Offer to 30 September, and encouraged members to take advantage of it. There is no limit to the amount of times you can refer another member and receive another \$200 WISH gift card.



We are proud to be able to support you in times of need, and now more than ever. If you'd like to know more about any of these assistance programs or ways to use your Extras for telehealth, give us a call on 1300 886 123.



# What is Access Gap Cover?

**Access Gap Cover is a way to reduce your out-of-pocket expenses for medical services in hospital. Out-of-pocket expenses or the ‘gap’ is the amount you pay for medical or hospital charges, over and above what you get back from Medicare and your private health insurer. rt health works with the Australian Health Service Alliance (AHSA) to reduce this gap for our members. Access Gap Cover is automatically included in all of rt’s Hospital Covers.**

## How does it work?

If you are admitted to hospital as a private patient, your medical services will be charged separately from hospital accommodation and theatre fees. Medicare pays 75% of the Medicare Schedule fee and your private health fund pays the remaining 25%. The Medicare Schedule fee is set by the Australian Government Department of Health.

Some doctors charge an amount above the Medicare Schedule fee. This amount is known as an out-of-pocket expense or the gap amount. With Access Gap Cover, you can reduce this gap amount or not have to pay it at all.

If a doctor treats you under Access Gap Cover, they will process the claim for you and only charge you the agreed out-of-pocket cost. This

means you don’t need to pay the account up front and are not responsible for any other fees, except if there are out-of-pocket expenses.

## How can I arrange to be treated under Access Gap Cover?

When you are referred to a specialist by a doctor, ask them if they can recommend someone who participates in Access Gap Cover. If the doctor is unsure about who to recommend, you – or the doctor – can search for a specialist via the ‘find a provider’ link on our website or by visiting [www.healthshare.com.au](http://www.healthshare.com.au).

Participation in Access Gap Cover is on a case-by-case basis so when you see the specialist and are discussing your surgery, you’ll still need to ask them if they are willing to participate.

## Checklist of questions to ask your specialist

Will you treat me under an Access Gap Cover arrangement?

Will I need to pay any out-of-pocket expenses for my treatment? If so, can you give me a written estimate of how much I’ll need to pay?

How many other doctors will be assisting with my treatment and will they also participate in Access Gap Cover?

- They can however invoice you for the out-of-pocket amount upfront.
- The doctor will charge you for consultations before and after your surgery, but they cannot charge you any additional administrative fees in relation to your surgery.
- Just because one doctor participates in Access Gap, this does not mean that the other doctors involved in your treatment will participate. You will need to inquire about this in your consultation with the specialist. This question is listed in the checklist above.
- Your specialist may have never used Access Gap Cover before but may still consider it if you ask them. If your doctor wants more information, ask them to contact the Australian Health Service Alliance on 1800 664 277.

## Your rights and entitlements

- You are entitled to ask your doctor about Access Gap Cover and we encourage you to do so, as it is in your best interest to reduce any possible out-of-pocket expenses.
- Your doctor must give you written informed financial consent prior to any procedure. This means you will receive a written estimate of what your out-of-pockets may be.
- Your out-of-pocket costs cannot be more than \$500 (or \$800 for pregnancy-related services) for each specialist who bills you. This means that if your primary surgeon and his/her assistant bill you through a combined invoice, they may only charge you \$500 for out-of-pocket costs. If the primary surgeon wanted to charge you \$500 and the assistant also wanted to charge you \$500, then they must both provide you with written, informed financial consent prior to your procedure.
- Your doctor cannot invoice you for the full amount of your procedure (your out-of-pocket costs plus the amount that rt health and Medicare will be contributing) and ask you to invoice rt health on their behalf, they must do this themselves.

## WHAT IS WRITTEN INFORMED FINANCIAL CONSENT?

INFORMED FINANCIAL CONSENT IS A WRITTEN ESTIMATE OF THE EXPECTED COSTS FOR YOUR PROCEDURE AND ANY OUT-OF-POCKET EXPENSES. WE RECOMMEND YOU GET THIS FROM EACH TREATING PRACTITIONER.

*Please note, the above information is about the new Access Gap Cover rules that start 1 July 2020. If you have an Access Gap Cover claim prior to 1 July 2020, some of the rules are slightly different. If this is the case, please contact us on 1800 886 123 or email us at [help@rthealthfund.com.au](mailto:help@rthealthfund.com.au)*



# Flu Jabs

Are they worth it and are you covered for them?

**With the cold winter weather upon us, many of us are reaching for those extra blankets, but how many of us are reaching out to get our annual flu jab?**

The Australian Department of Health recommends flu shots for everybody over the age of six months, including pregnant women at any stage of their pregnancy. Getting a flu shot will also help reduce the risk of a dangerous double-up of seasonal flu and Coronavirus.

With hospital resources more likely to be needed for people suffering the effects of COVID-19, it's important that they not be overwhelmed by cases of 'normal' flu. Even if you haven't had a flu shot for 2020, it's still not too late to get one.

Getting an annual Influenza (flu) vaccine is one of the best things that you can do to help protect yourself and your family from getting sick during the colder winter months. According to the Australian Institute of Health and Welfare (AIHW), Australian hospitals have seen up to 12,000 admissions for influenza in previous flu seasons and from 1997 to 2016, a total of 2,316 Australians died from the flu.

## Know the symptoms

So what is the flu and how do we know if we have the it or just a common cold? The flu is a contagious respiratory disease that is spread from person to person by coughing, sneezing or even by talking to someone, according to the AIHW. Symptoms can include fever and chills, coughing, tiredness, a sore throat and joint and muscle pain. Although some colds can share the same symptoms as the flu, it is rare to get a fever or aches and pains with a cold. These symptoms are much more common with the flu.

## At risk industries

Transport and energy workers across Australia have a high risk of catching a cold or getting sick from the flu because of the nature of their work. Whether you're providing customer service at a train station, helping people get to where they need to go by driving a bus, or heading out into the suburbs working on powerlines, many rt health members are coming face-to-face with hundreds of people every day.

## How to claim for a flu shot

If you hold an rt health Extras policy you can claim 100 per cent of the cost of the flu vaccine up to \$50 per injection. To make a claim on your flu jab, just make sure you have an itemised receipt (it should also include the details of the pharmacy or doctor's practice) and submit it through our claims app or by filling in a claim form, which can be found on our website, and emailing it to us. If you don't already have our app, you can download it for free onto your smart phone via the Android or Apple app store.

## If you need hospital treatment

If you do get sick with severe flu in the form of influenza pneumonia and you require treatment in a hospital, we'll also be there to help. All rt health hospital products (apart from Basic Public Hospital cover, which only covers you in a public hospital) provide cover across both public and private hospitals for lung and respiratory illnesses, including the flu. If you do find yourself needing to go to hospital, we always recommend giving us a call, so you can get the best possible outcome from your health insurance for your stay in hospital.

So don't delay, if you haven't already, go and get your flu shot. If you have any questions about how you are covered for flu vaccines, call us on 1300 886 123 or email us at [help@rthealthfund.com.au](mailto:help@rthealthfund.com.au).

*This wellbeing message is brought to you by the health and wellbeing team at rt health – the health fund for transport and energy people. You are welcome to reproduce this article with mention of rt health as the source. The health information provided here is intended to be informative only and should be carefully evaluated for its source, accuracy, completeness and relevance for your purposes. It is not a replacement for professional medical evaluation, advice, diagnosis or treatment by a healthcare professional. Always obtain appropriate professional advice relevant to your particular circumstances.*

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This article was written by member growth and retention consultant, Stephen Martin. Stephen's 20-year career has encompassed work across the rail and private health sectors. Stephen is currently completing his 3rd year of an undergraduate communications degree, majoring in public relations and media.

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# The Year That Is – 2020 so far

Between the raging bushfires and a global pandemic, race riots and a major economic downturn, so far 2020 has been a year most of us won't forget in a hurry.

Here are some things we did or learned how to do so far this year, some big, some small.

- We learned to wash our hands properly.
- We attended telehealth consultations with health practitioners and GPs for the first time.
- Some of us put on three kilos in three months from spending so much time locked in at home, and now we have some new curves of our own to flatten!
- We learned how to use backgrounds in Microsoft Teams and Zoom meetings.
- We bought home gym equipment, exercise gear, fitness trackers and Apple watches – as our interest in one of the few things we could do during lockdown – exercise – skyrocketed.
- Many of us Tik Tok'd, some of us jig-sawed and a lot of us baked.
- We learned the value of toilet paper.
- We streamed more TV shows and movies than ever before. On Netflix, Amazon Prime, Stan, Apple TV, Disney, Foxtel and all the free-to-air networks. No stone was left unturned.
- We didn't play or watch much team sport because there wasn't any. The Last Dance and The English Game on Netflix gained even more significance for the sports-mad among us.
- Many of us used Uber Eats, Deliveroo and Menulog for the first time. And not just once. Uber Eats for breakfast, lunch and tea? Why not? Just ask any Millennial you know.



As a not-for profit,  
reaching 130 years is a  
wonderful achievement  
and we'd like to thank  
you for playing your  
part in this special year.

RT HEALTH

130 years

CARING FOR MEMBERS

