

New price spike for health insurance

HOLLY HALES

MORE than a million Australians with private health insurance are set to be hit with a spike in their premiums.

A total of eight funds began charging more from Saturday as a host of others again postponed their premium increases in 2023.

HBF will raise their premium by 4.49 per cent, HIF will hike prices by 3.10 per cent, Mildura Health Fund by 2.48 per cent, onemedfund by 2.86 per cent and Peoplecare by 2.79.

Other funds affected include Queensland Country Health Fund with a 3.17 per cent spike, RBHS at 3.18 per cent and Westfund 2.65 per cent rise.

On average, premiums are expected to go up by 2.9 per cent in 2023.

However, just as insurers did in 2022, most have postponed their premium increases in 2023.

James Martin, health insurance expert at Finder, said there were several ways for those with health insurance to save on premiums.

"Split your combined hospital and extras policy and choose two stand-alone policies," Mr Martin said.

"Prepay for 12 months or more of cover right before your fund increases its premiums – some funds let you pay in advance for up to 18 months.

"Choose a higher excess. In general, choosing a higher excess will lower your premium.

"Take advantage of the latest health insurance deals and sign-up offers, which include up to eight weeks of free cover in some cases."

In total, 11.81 million people have hospital-only or combined hospital and extras cover in Australia, according to the latest industry stats from APRA.

Almost two dozen health funds have delayed any premium increases until November 1 including Australian Unity, Navy Health, Bupa and CBHS Corporate.



Veterinarian Sophie Putland, who died by suicide. Picture: Facebook

Sophie, tragic face of cruel vet abuse

REBECCA WHITFIELD-BAKER

INCREASING incidents of vet abuse is contributing to spiralling rates of suicide and driving burnt-out practitioners from the profession, industry insiders say.

According to the Australian Veterinary Association, vets have one of the highest rates of suicide, at about four times the national average – or about one suicide every 12 weeks.

Adelaide's Animal Emergency Centre general manager Dr David Mason said the pressure being felt by many vets was immense, with widespread staff shortages as well as increased demand.

"Pets have become more a part of our family ... people are looking for a higher level of care and intervention not dissimilar to what they'd expect if they went to a medical facility," the emergency specialist with more than two decades' experience said.

"Vets are having to ... be the oncologist, the surgeon, the dentist, the pathologist to make sure pets are getting the care they need."

Dr Mason said vet abuse was a growing problem.

"Unfortunately (the abuse) is getting worse ... I think it reflects our society; our clients, our pet owners are less tolerant and have a high level of expectation," he said.

In January, Clare Valley Veterinary Services' Jamestown clinic announced it would shut, blaming a shortage of professionals and the "social and emotional toll of the negative backlash, verbal abuse, and online vitriol".

"There is a significant shortage of practitioners ... even our vet schools are trying to recruit," Dr Mason said.

At the same time pet ownership is soaring, with estimates almost two-thirds of South Australians have at least one pet – national figures suggest there are 15,000 vets to care for 30.4 million pets, excluding horses, livestock and wildlife.

Adelaide journalist and

podcaster Caroline Winter has spent the past 12 months researching for a new independent podcast series, Sick as a Dog, which explores the industry's "complex issues".

The first episode, released this week, revisits the tragic death of Adelaide vet Sophie Putland, who died by suicide aged 33 in September 2021 while working as a locum in Melbourne, after a "campaign of abuse by a client".

"(For Sophie), it was the straw that broke the camel's back ... Every single (industry) person I spoke to knew not just one but two or three people who had taken their life," Ms Winter said. "The client abuse is a huge issue ... wheth-

er that is verbal, physical, online or trolling; you mix finance with emotion ... and suddenly it is explosive, vet care is expensive and the cost of care is not well understood by the general population."

Sophie's devastated parents Kate and Gary Putland, who feature in the podcast, describe their daughter's struggle with client abuse.

"You wouldn't do it to a human specialist, you wouldn't go to an orthopaedic surgeon and start screaming at them ... but for some reason it seems to be OK for the vet," Mrs Putland said.

www.sickasadogpodcast.com.au
Lifeline 13 11 14
Beyond Blue 1300 224 636

2024

Scholarships

Enhancing
Opportunity & Excellence

Academic, justice & music
scholarships available

A Ministry of Mercy Education Ltd

School card applications are welcome.

More information at www.sac.sa.edu.au