

# Removal of some natural therapies benefits - FAQs

## Australian Government Reforms on some Natural Therapies

As part of the Australian Government’s private health insurance reforms, from 1 April 2019 private health insurers, will no longer be able to pay benefits towards some Natural Therapies.

### Which Natural Therapies are being removed on 1 April 2019?

Benefits won’t be able to be paid towards: Alexander Technique, Aromatherapy, Bowen therapy, Buteyko, Feldenkrais, Herbalism, Homeopathy, Iridology, Kinesiology, Naturopathy, Pilates, Reflexology, Rolfing, Shiatsu, Tai Chi, and Yoga.

### Bit lost as to how this impacts you?

The table below shows product by product, or you can always get in touch.

| Category           | Service             | Boost and Boost flexi | Classic and Classic flexi | Deluxe and Deluxe flexi |
|--------------------|---------------------|-----------------------|---------------------------|-------------------------|
| Natural therapy    | Biochemist          |                       |                           |                         |
| Natural therapy    | Feldenkrais         |                       |                           |                         |
| Natural therapy    | Herbalist           |                       |                           |                         |
| Natural therapy    | Shiatsu             |                       |                           |                         |
| Natural therapy    | Aromatherapy        |                       |                           |                         |
| Natural therapy    | Kinesiology         |                       |                           |                         |
| Natural therapy    | Naturopathy         | X                     | X                         | X                       |
| Natural therapy    | Homeopath           |                       |                           |                         |
| Natural therapy    | Rolfing             |                       |                           |                         |
| Natural therapy    | Alexander Technique |                       |                           |                         |
| Natural therapy    | Bowen Therapy       |                       |                           |                         |
| Natural therapy    | Reflexology         |                       |                           |                         |
| Natural therapy    | Pilates 1:1 (9970L) |                       |                           |                         |
| Health improvement | Yoga class          | X                     |                           |                         |
| Health improvement | Yoga course         | X                     |                           |                         |
| Health improvement | Pilates class       | X                     |                           |                         |
| Health improvement | Pilates course      | X                     |                           |                         |
| Health improvement | Tai Chi class       | X                     |                           |                         |
| Health improvement | Tai Chi course      | X                     |                           |                         |

|                    |   |
|--------------------|---|
| Removal of service | X |
|--------------------|---|

## **Which Natural Therapies will I be able to use after 1 April 2019?**

If you are on an eligible product, you can still claim benefits towards Remedial Massage, Myotherapy, Acupuncture, Chinese Medicine, Exercise Physiology, as well as other included services like Dental, Physio, Chiro and more. Normal waiting periods and annual limits apply. No reductions will be made to your limits as a result of this change.

## **Why are these changes being made?**

Removing benefits for some Natural Therapies is a requirement of the Australian Government reforms to private health insurance.

## **Why is the Australian Government making this change?**

The Australia Government's decision to remove some natural therapies was based on a review chaired by the Commonwealth Chief Medical Officer, which found no clear evidence to demonstrate the effectiveness of these services.

## **Can I claim Natural Therapies after 1 April 2019?**

If your product currently includes these Natural Therapies being removed, and you receive treatment for a Natural Therapy being removed *before* 1 April 2019, you will be able to claim for any services received before 1 April 2019 for up to 2 years after the date of service. Any services provided on or after 1 April 2019 will not be payable. Annual limits and waiting periods apply.

## **Will my premium be cheaper?**

Premiums for 2019 are not currently available and will be communicated in early in 2019.