

A woman with long blonde hair is looking upwards with a concerned expression. She is standing in the rain, and a large, tattered, brown umbrella is positioned above her, partially covering her. The background is a soft, hazy sky. The overall mood is one of vulnerability and uncertainty.

Does **your**
health fund
have you covered?

Recent **changes** to many
insurance policies
may have left you **exposed**.

A number of private health insurers have reduced their standard coverage – forcing people requiring weight loss surgery out into the cold.

What have Health Funds done now?

Without warning or justification, a number of private health funds have 'shifted the goal posts under the cover of darkness' and no longer fund weight loss surgery under standard cover.

BUPA, HCF, AHM, Australian Unity and GMBHA are just some of the funds that now want people who require weight loss surgery to pay additional premiums for the highest level of cover or else join extensive public hospital waiting lists.

What is the position of the Obesity Surgery Society of Australia & New Zealand?

OSSANZ believes these changes are discriminatory and have been designed for the sole purpose of forcing people with weight-related health conditions out of private health insurance.

OSSANZ has called on private insurers to publicly justify their policy changes and has sought the support of the Federal Health Minister, the Australian Competition and Consumer Commission and the Private Health Insurance Ombudsman.

What can I do?

If you view these changes as unjust, you should voice your concerns. You can do so by writing to:

- The CEO of your Health Fund
- The Private Health Insurance Ombudsman
Suite 2, Level 22, 580 George Street, Sydney 2000
www.phio.org.au or 1800 640 695
- Hon. Peter Dutton, Federal Health Minister
Parliament House, Canberra 2600
Email: peter.dutton.mp@aph.gov.au

Please copy OSSANZ (info@ossanz.com.au) on all correspondence and we will follow-up on your behalf.

You may also like to use social media networks to voice your opposition to health funds being allowed to price you and thousands of other Australians out of private health insurance.

For more information please visit: www.ossanz.com.au