

Tuesday 23 January 2018

## **It's time to demand better exercise services from private health insurers!**

In light of the predicted rise in private health insurance premiums, Exercise & Sports Science Australia (ESSA) is urging Australians to demand more from their private health insurance (PHI) funds to gain better access to exercise services and the associated health benefits.

"PHI premiums are anticipated to increase by 4% in 2018. **This is double the rate of inflation** which is why ESSA is strongly recommending that Australians review their PHI policy's value for money," says Anita Hobson-Powell, ESSA Chief Executive Officer.

The importance of including exercise as a cornerstone of effective chronic disease care has been well-established in clinical research. Despite this, accredited exercise physiology services are currently under-represented in lower tier PHI policies.

"Many PHI funds present exercise services as a luxury item by restricting accredited exercise physiologists to top tier policies. Health insurers must consider including a health rebate for AEP services as a core component within their health insurance packages, covering individual and group services," explains Alex Lawrence, ESSA Policy and Advocacy Officer.

### **"Having access to accredited exercise physiologists is a basic health need!"**

A recent report by Deloitte Access Economics identified the financial benefits of engaging with an accredited exercise physiologist (AEP). The report determined that exercise interventions delivered by AEPs are both effective and highly cost effective for Australians living with complex chronic disease.

On average, the overall benefit for Australians receiving accredited exercise physiology interventions is estimated to be \$6,562 (per person, per year), with a net benefit of \$5,938 (overall benefit minus the cost of treatment), a benefit to cost ratio of 10.5 (for every AUD spent the consumer will receive a \$10.5 return), and approximately 25% of direct out-of-pocket expenses saved.

"The increase in PHI premiums is likely to equate to about \$200 a year. According to the findings by Deloitte, investing \$200 into an exercise physiologist would result in a health return of \$2100. With this in mind, ESSA recommends that Australians safeguard their health by demanding that their policy covers access to exercise physiologists," adds Mr Lawrence.

If you believe having access to accredited exercise physiology services is a basic health need, sign ESSA's petition on the [Active Nation's website](#). [Consumers can also download this editable letter](#) to contact their PHI and express their concerns with the current level of benefits afforded to accredited exercise physiology (AEP) services within their policy.

For more information on ESSA's advocacy to PHI, please visit: <http://activenation.org.au/>  
To contact your local accredited exercise professional, visit: <https://www.essa.org.au/>

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