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“NIB OPTIONS” - A MINEFIELD FOR PATIENTS?

President of the Australian Dental Association, Dr Karin Alexander observed, “It strikes the ADA as very odd that a private health insurer that boasts it provides excellent value for money for its ancillary cover would advocate to Australians the ability to go overseas to receive treatment, instead of having the work done here where the insurer provides them with health cover. Could this merely be a ploy to avoid liability to pay rebates for treatment and to improve the insurer’s profitability?”

With a private health insurer announcing its plan to sell offshore surgical packages to Australians who are looking for cheaper prices for treatment or wanting to obtain a “free holiday” with their offshore medical visit, the Australian Dental Association would like those contemplating doing this to consider:

- Australian dentists and medical practitioners provide a level of quality of service not matched in many parts of the world. They do this in a tight regulatory environment which covers the practitioners, the practice surgery, the methodology of treatment delivered and the environment in which it is delivered, such as infection control etc. and the use of quality assured materials and equipment. There are few countries in the world that match this level of safety and quality.
- The health tourism provider is unable to guarantee this same level of expertise, safety and quality.
- How rigorous has the evaluation of the provider been by the health fund? How can you be satisfied that assurances given by the provider as to safety and quality of the service will be maintained for your treatment?
- If you are contemplating going overseas for treatment at a cheaper cost then you need to remember that complex or detailed procedures carry a risk. Having the work done overseas by practitioners that you are not familiar with, in an environment where you do not know the quality of education and training of the practitioner, the regulatory measures in place to guarantee safety and quality of treatment nor the quality of equipment or products to be used on your treatment only escalates that risk. The materials used (e.g. implant components) may not be available in Australia as they have not passed through the Therapeutic Goods Administration regulations and so cannot be repaired here.

- Complications from complex treatments can take years to surface. Remedial work can be complex and expensive. Make sure your provider does not limit any guarantees to problems that arise within only 6-12 months from original treatment.
- If problems arise there is no guarantee that the provider will remedy the situation. Would you wish to return to that practitioner anyway?
- Any remedial work is unlikely to be covered by any Australian health cover.
- Complex treatment is usually done in stages in Australia to allow for adequate healing. Fitting this treatment into a holiday visit may not align with best practice.

For more information about dental tourism including things that Australians should be aware of before deciding to go-abroad can be found at:

<http://www.ada.org.au/oralhealth/dentaltoursimfurtherquestions.aspx>

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