

**From:**  
**To:** [Community Affairs Committee \(SEN\)](#)  
**Subject:** Health Costs  
**Date:** Wednesday, 9 April 2014 4:23:55 PM

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To Whom It may Concern,

I have been paying into a private health fund for 22 years. The price increased over this period of well-over the CPI rate. My current payment is \$280 per fortnight.

When I try to customise the private health to what is required in my time of life , they very cleverly place pregnancy with hip replacements, Opticians with podiatrist etc.

I have paid over \$228800 into private health and still I have to pay a gap contribution, there is no recognition for those that stay in a service for a long time, and have minimum claims.

The cost of Dental work in this Country is outrageous. It is cheaper to take a holiday in Thailand, Malaysia, or even the Philippines and have your dental work done while over there.

My dilemma is that I have invested in private health for so long, I couldn't now withdraw without losing.

Although with other insurances, house mortgages etc, the \$280 a fortnight could go a long way.

Regards

**Wendy Lang**