



Meeting the public
healthcare challenge

Medibank Health Solutions

at a glance

About Medibank Health Solutions

Medibank Health Solutions is a leading healthcare services business, and the largest provider of telehealth services in Australia and New Zealand.

Drawing on more than 30 years' experience working in partnership with over 3,000 business and government organisations, Medibank Health Solutions has a proven track record of helping Australians to better manage their health.

A team of over 1,500 medical and allied health professionals deliver more than 3 million healthcare interactions each year, through multiple channels including telephone, online, by video and face-to-face.

Clinical services such as mental health counselling, phone triage, and chronic disease management programs are available 24/7. An innovative blended office-based and work@home operational model allows quality staff to be sourced across Australia, and provides the ability to scale up quickly to service large population based programs.

As demonstrated by several ongoing Government and private sector contracts, Medibank Health Solutions has a track record and proven capability and infrastructure to play a critical role in the provision of healthcare in Australia and New Zealand.

Expert delivery of healthcare services

Medibank Health Solutions delivers over 3 million public healthcare interactions per year, via our team of more than 1,500 healthcare professionals, including:

- 1.7 million health triage calls
- 190,000 mental health interactions
- 60,000 chronic disease calls
- 280,000 medical assessments
- 300,000 face to face consultations

Our unique work@home model provides flexibility to scale & surge to meet demand.

Clinical quality is at the forefront of everything we do

Industry leading recruitment and training processes, professional management of complaints and feedback, and a strong Clinical Governance Framework are just some of the steps we take in the delivery of industry best quality assurance and safety.

Scalable programs

Models of care are underpinned by system infrastructure, clinical decision support software, and a flexible workforce that enables easy roll out from a small pilot to a national solution, and rapid response to public health emergencies.

Expertise to deliver population based healthcare services

Over 30 years experience implementing large scale projects on behalf of government departments and agencies, and non-government organisations.

Breadth of services

Unrivalled breadth of healthcare services in Australia, across the continuum of care. The ability to integrate services to develop new models of care or deliver bespoke services to address a specific healthcare need.

Each year the Medibank Group purchases over \$4 billion of hospital and allied health services through a national network of providers.

These large scale transactions are underpinned by clinical quality frameworks and processes to ensure the highest level of safety and efficiency in healthcare delivery.

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Meeting the public

healthcare challenge

Health has dominated the growth in government spending over the last decade. Total health expenditure is projected to increase by 189% in the period to 2033, from \$85 billion to \$246 billion per year. This is an increase in health expenditure as a proportion of GDP from 9.3% to 12.4%, equating to an increase in Australian government health spending of over \$161 billion per year.¹

Contributing to the increase in healthcare spend is the pressure on the public hospital system through inappropriate attendance and utilisation, unplanned hospital re-admission, poor health literacy, ageing, lifestyle risk factors, chronic disease and an increase in complex patients with multiple morbidities. Compounding these pressures are community expectations that government continue to provide equitable access to health services, now and into the future.

As a world class healthcare organisation with the expertise to improve efficiency in the health sector, Medibank Health Solutions has the resources to help government and other organisations address their healthcare challenges whilst providing high quality, accessible healthcare at an efficient cost.

Delivering scalable, multi-channel, population-based services that integrate with the broader health and human services system is our core business.

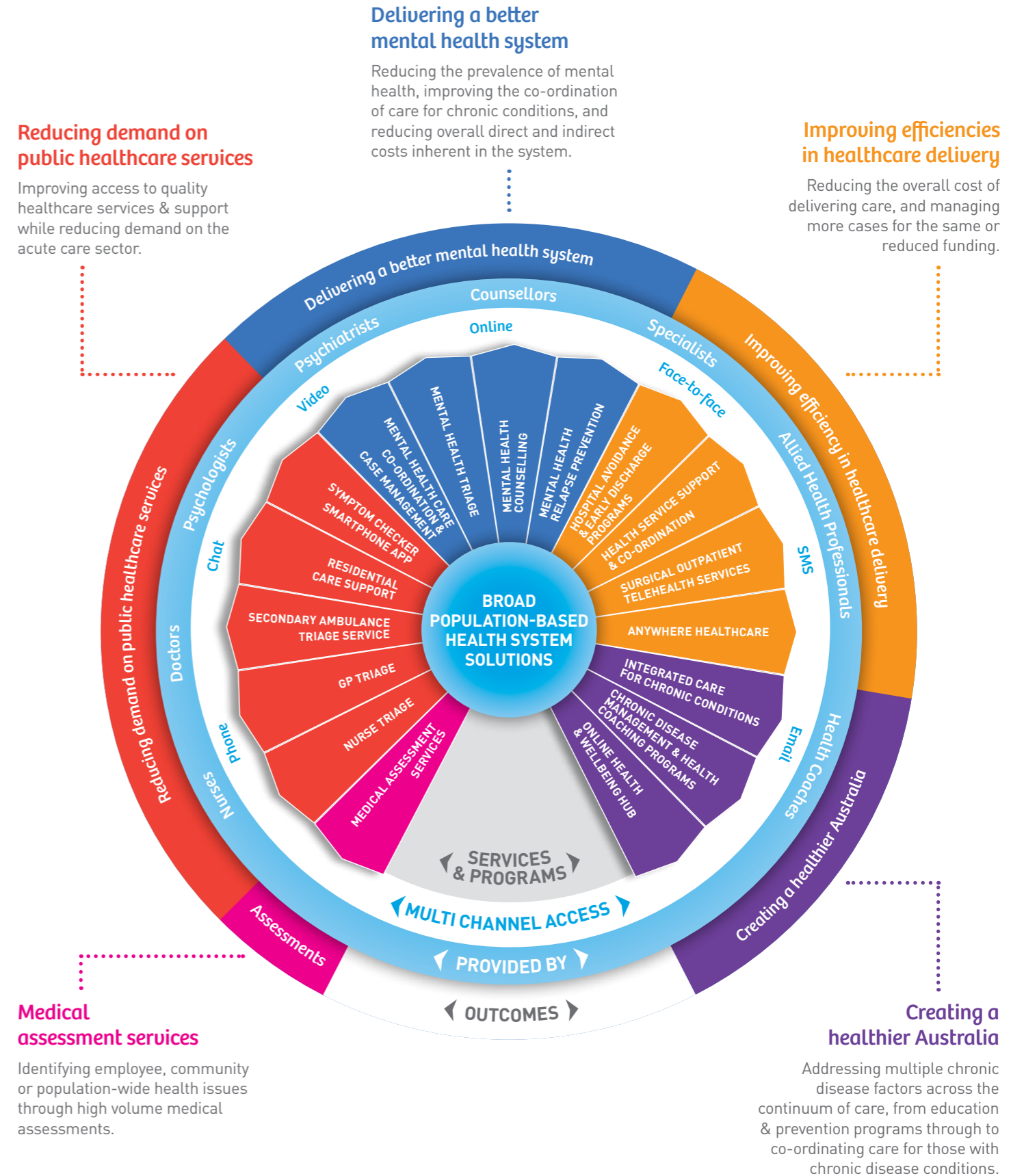
As Australia's largest provider of multi-channel health services, Medibank Health Solutions delivers a range of population health programs on behalf of State and Federal Government departments and agencies, non-government organisations, hospitals and primary care providers.

Medibank Health Solutions' vision is to partner with government to deliver healthcare reform and long-term solutions that deliver a highly functioning healthcare system with the patient at its centre.

Through the combination of strong clinical governance, sophisticated technology, efficient operational processes and a dedicated team, Medibank Health Solutions is ideally placed to deliver safe, reliable and efficient healthcare solutions.

An example of our population-wide capability is our appointment by the Australian Defence Force to deliver Garrison Health Services to ADF personnel within Australia, delivering a performance based service model that improves quality and performance whilst reducing overall costs via efficiency gains and service consolidation.

Through innovative thinking, clinical excellence and the utilisation of leading edge technology, Medibank Health Solutions supports government to meet its healthcare challenges.



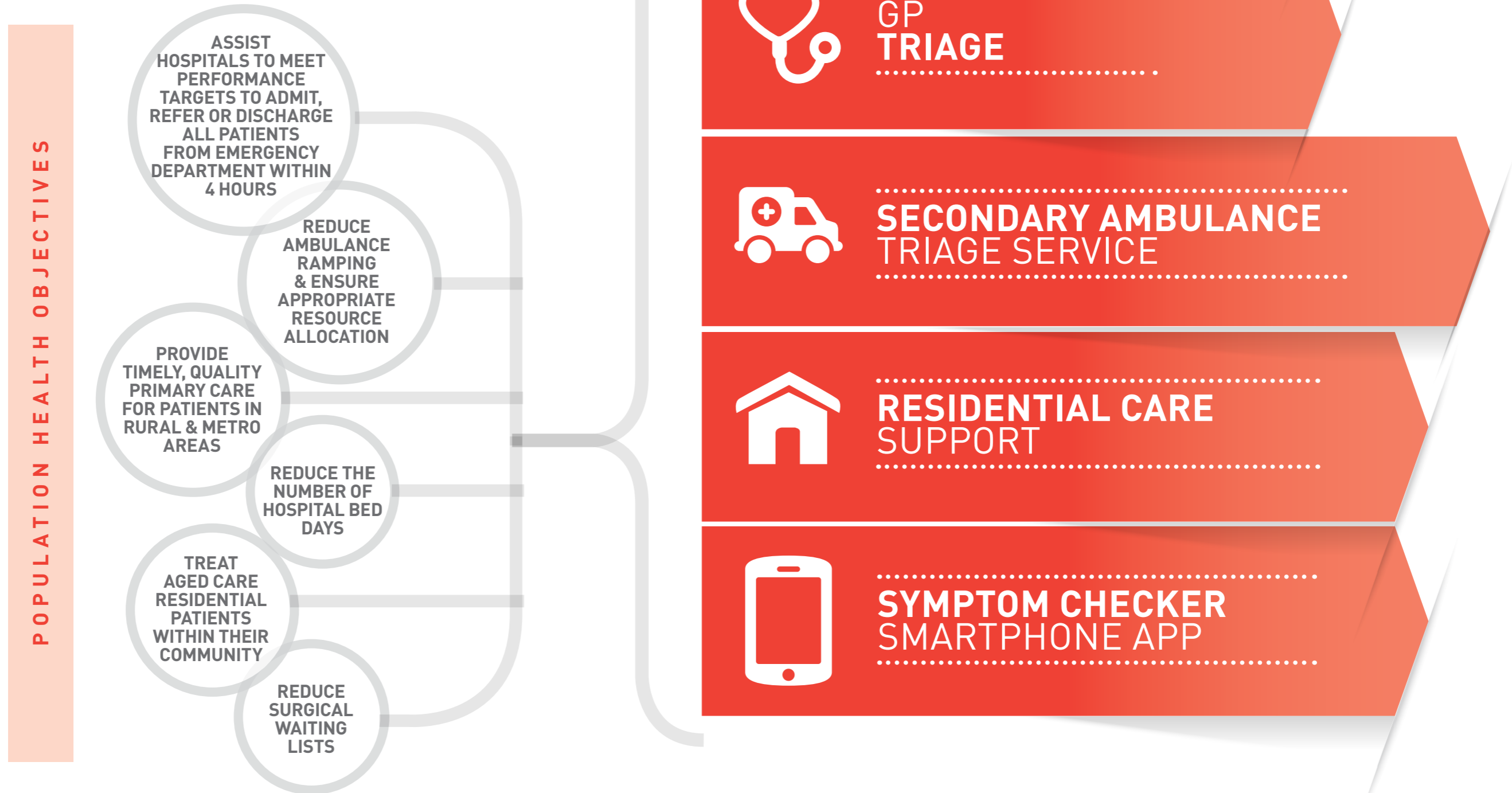
1. Projection of Australian health care expenditure by disease, 2003 to 2033, The Australian Institute of Health & Welfare. December 2008.

Reducing demand on public healthcare services

The current over-reliance on hospital-based healthcare is unsustainable and has resulted in increased emergency department demand, and longer emergency department, outpatient and surgical waiting times.

The current situation is compounded by an ageing and diminishing health workforce.

With a focus on a broad range of innovative services, Medibank Health Solutions provides quality healthcare alternatives to traditional emergency department and in-patient care, reducing demand on the acute care sector and related healthcare services.





NURSE TRIAGE

Patient demand for emergency department care is increasing as a result of an ageing population and a rise in the number of people with chronic conditions.² Potentially avoidable presentations which could be managed through alternative healthcare channels accounted for about 38% of all presentations to emergency departments in 2011-2012.³

Online and telephone-based Nurse Triage services help to relieve pressure on the public hospital emergency system by providing Australians with an alternative and timely way to access quality health advice and support without needing to attend an Emergency Department or their GP.

Medibank Health Solutions has over 13 years' experience delivering nurse triage in the region and currently manages over 1.5 million telephone based nurse triage calls each year from the general public and private health insurance members.

Nurse Triage services provide Australians with 24/7 access to high quality health assessment, health education and referrals to healthcare providers where appropriate. Typically, over 58% of callers are referred away from calling 000 or attending hospital,⁴ reducing the burden on the public healthcare system through redirection of appropriate callers to other levels of care.

The unique work@home model used by Medibank Health Solutions provides the flexibility to scale the telenurse workforce to meet demand. This model attracts clinical experts including nurses, doctors and other healthcare professionals to deliver telephone based healthcare services.

Key benefits

- Addressing demand for 000 services – only 18.6% of callers who intended to call 000 required an immediate transfer, resulting in 5,000 fewer unnecessary ambulance callouts in 2011
- Reducing the burden on emergency department services – only 23.4% of callers who intended to go to an Emergency Department were recommended to do so resulting in 60,000 fewer Emergency Department presentations in 2011
- Reducing the burden on public funding – Australia-wide, the net saving (after removal of call costs) of redirected 000 and Emergency Department referrals is estimated to be \$29.5million per annum.⁵



GP TRIAGE

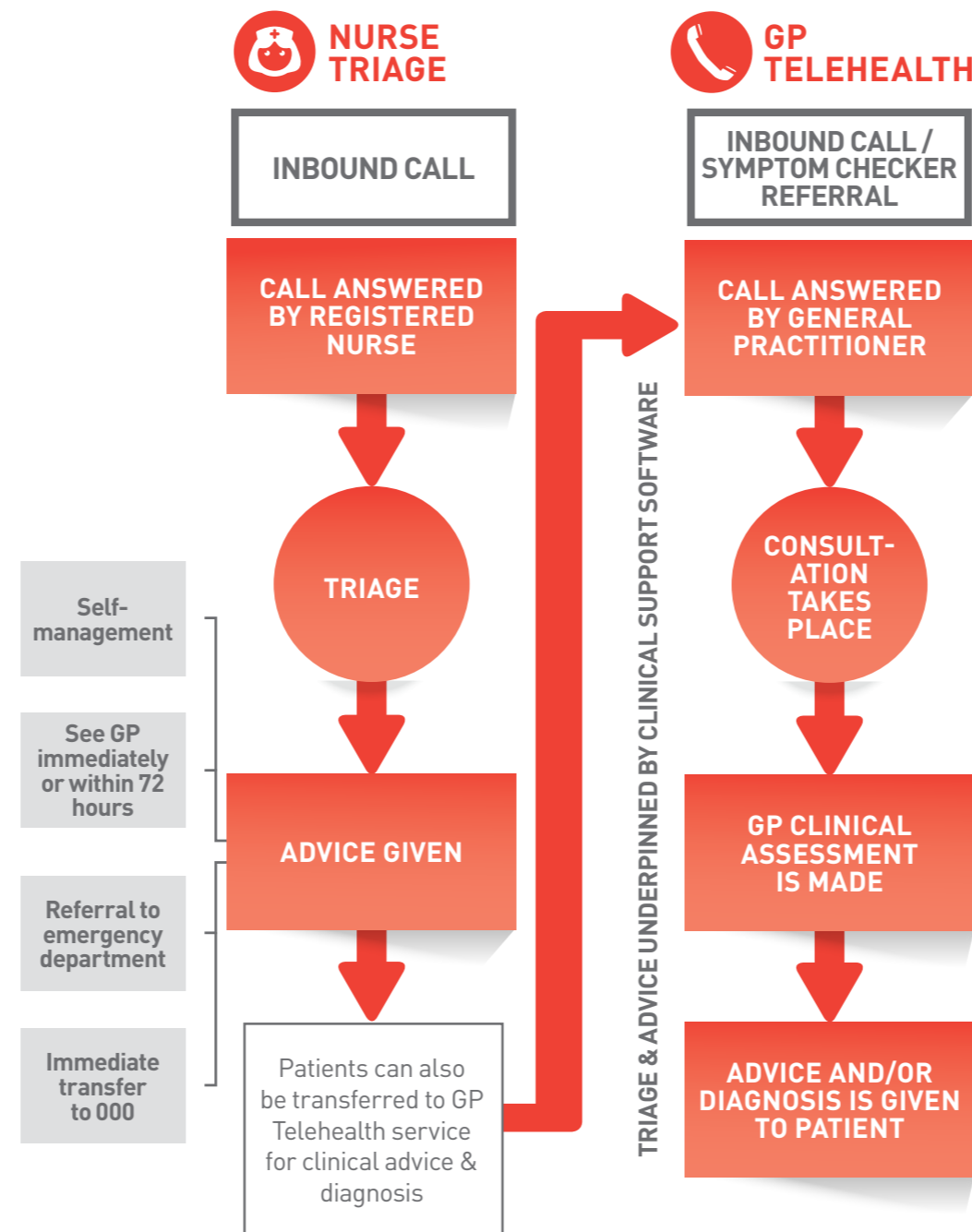
GP Triage services can operate as an extension of the Nurse Triage service or as a stand-alone service giving patients access to medical advice and diagnosis any time of the day or night.

Callers are initially triaged by a Registered Nurse. Where appropriate, patients are referred to a qualified General Practitioner for a phone-based or video-enabled health consultation for further assessment and advice. Patients are assessed, and in many cases advised to wait until business hours before visiting their GP in person.

Medibank Health Solutions manages more than 200,000 GP Triage calls nationally with more than 50% of calls managed without the need for additional immediate face-to-face care. This represents a saving of over \$3 million in out of pocket costs to patients⁶ and reduced burden on the public health care system through reducing presentation at emergency departments.

Using a flexible workforce model, Medibank Health Solutions employs a team of phone-based GPs across Australia who use their clinical skills supported by clinical decision support software and tools to review the patient. GPs have access to the National Health Service directory to help patients find the closest and most appropriate healthcare provider.

THE TRIAGE SERVICES SYSTEM



Key benefits

- Over 64% of callers were provided with self-care advice or advised to see their own GP or health provider in normal business hours
- Only 4.6% of callers were advised to call 000 or go to an emergency department immediately
- Only 10% of callers were advised to see a face-to-face GP immediately
- Only 4% of callers who intended to go to an Emergency Department were recommended to do so.

Stand-alone or integrated triage & GP telehealth provide an alternative to Emergency Department presentations

2. Health.vic.gov.au/emergency-care
 3. Australian hospital statistics 2011-12: emergency department care
 4. 2012 results of the nurse triage program
 5. All figures are based on current utilisation of service. Cost of Care standards, NSW Health 2009/10 (average cost of ED = \$396 and average cost of ED+000 call = \$1163)

6. Figures are based on current utilisation. Cost of Care standards, NSW Health 2009/10 (average cost of ED = \$396 and average cost of ED+000 call = \$1163) based on average out of pocket cost of \$36.50 out of pocket cost per patient visit



SECONDARY AMBULANCE TRIAGE SERVICE

Ambulance services are facing increasing demand for their services coupled with funding constraints. In Australia, 24% of all ambulance call outs (over 282,000 call outs) in 2010–2011 were for non-emergency situations.⁷

Efficient triage of emergency calls to ambulance services is vital if performance targets are to be met and clinical resources appropriately matched to clinical needs.

Secondary ambulance triage aims to reduce the burden on emergency services and provide patients with care that is appropriate to their situation.

Where an ambulance service identifies that a callout is non-urgent, Secondary Ambulance Triage assesses the caller to determine clinical priority, and refer

to the appropriate point of care. The aim of the service is to ensure that patients receive the most appropriate response to their situation, and ambulance services are prioritised toward urgent and emergency situations.

Approximately 95% of callers transferred to the secondary ambulance triage services are referred to an alternative point of care such as their GP, avoiding the need to dispatch an ambulance.

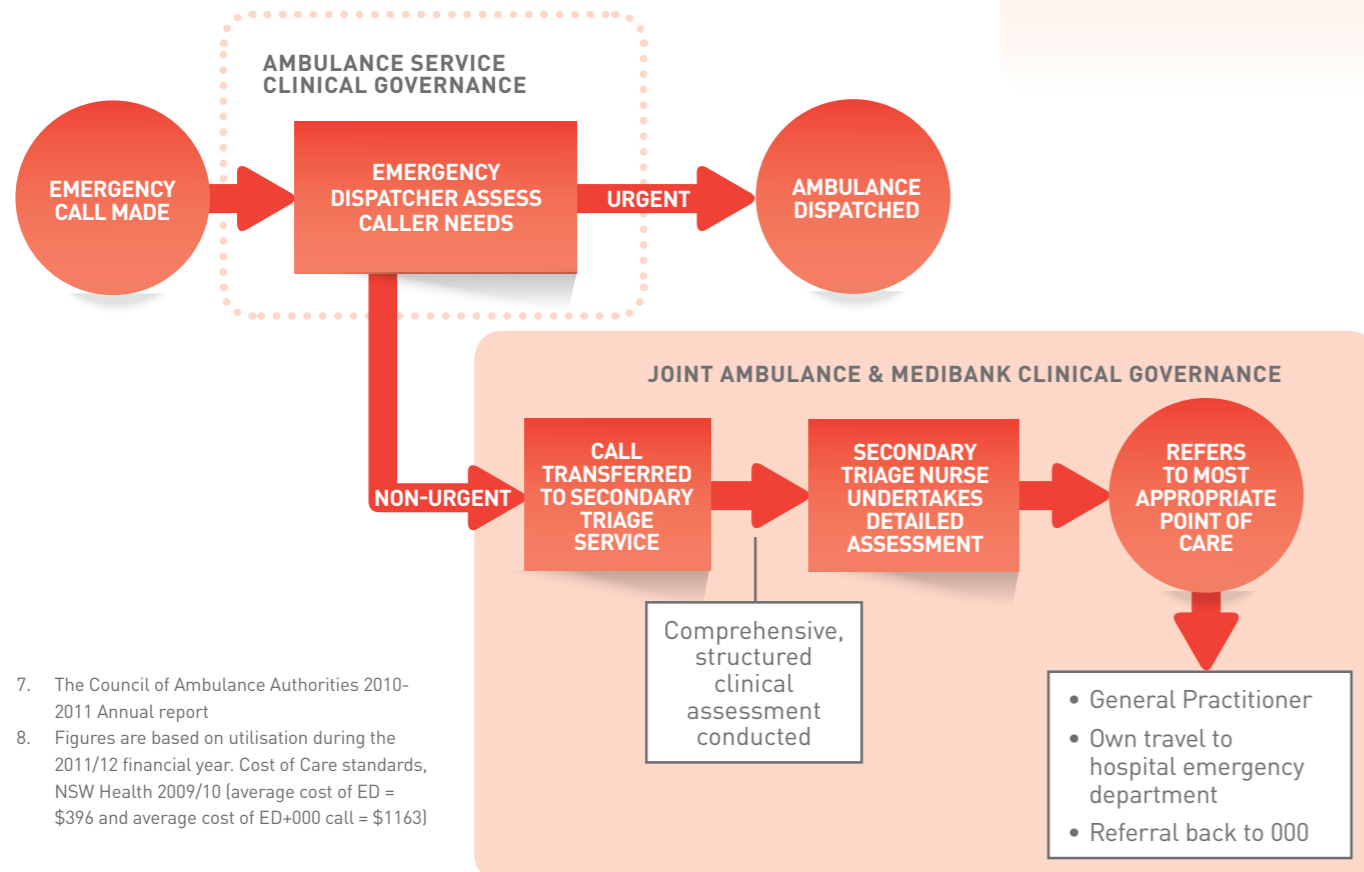
All referrals are monitored by a specialist clinical governance team in conjunction with the ambulance service. Training is provided for ambulance dispatchers, and other relevant ambulance call takers, to educate them on the secondary triage process.

Key benefits

- Reduced ambulance call outs in NSW & WA – the net saving (after removal of call costs) is estimated to be \$13.5 million.⁸

THE SECONDARY AMBULANCE TRIAGE PROCESS

Embedded within a robust clinical governance framework



7. The Council of Ambulance Authorities 2010-2011 Annual report
 8. Figures are based on utilisation during the 2011/12 financial year. Cost of Care standards, NSW Health 2009/10 (average cost of ED = \$396 and average cost of ED+000 call = \$1163)



RESIDENTIAL CARE SUPPORT

A quarter of all aged care residents enter hospital every year. Approximately 30% of these admissions could be avoided if a GP or other health care professional was available.⁹

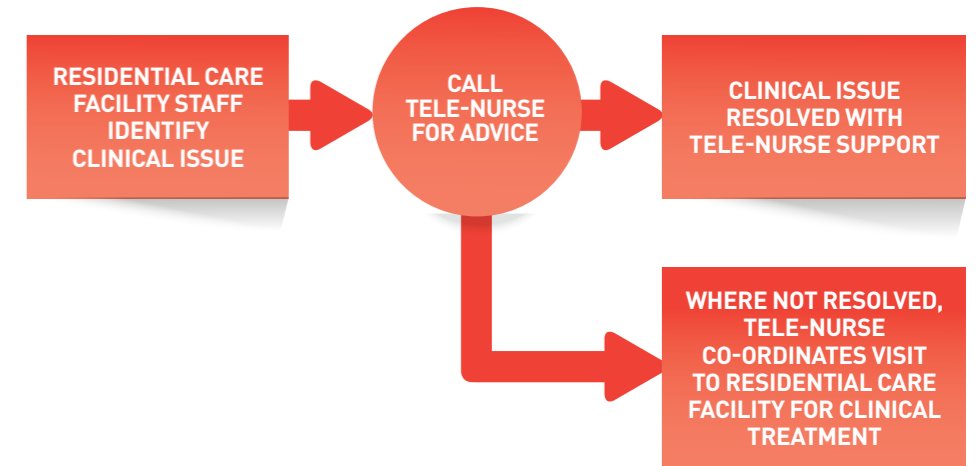
In some of these cases, residents are admitted to hospital for care that, with the right support, could be managed by facility staff.

Residential Care Support services provide peer-to-peer, phone-based support for Registered Nurses, Enrolled Nurses and Carers working in Residential Aged Care Facilities. It assists them with the management of common clinical issues, with the aim of reducing or removing the need to transfer the resident/patient to hospital for treatment.

Through this service, Residential Aged Care Facility staff can access Registered Nurses who have advanced adult nursing skills and specialised training to provide assessments and peer support. Where telephone-based support does not resolve the issue, a clinician can be arranged to attend the Residential Care Facility to provide assistance.

Using our Anywhere Healthcare Service (page 25), video contact with a GP can also be facilitated where required.

Sophisticated Clinical Decision Support Software supports the nurses to give guidance that is specifically designed for clinical issue resolution in Residential Aged Care Facilities.



Key benefits

- Supporting Residential Aged Care Facility staff to provide a higher level of clinical support to residents
- Significant reduction in GP or ambulance callout and hospital transfers.
- 21,345 fewer emergency department presentations and unnecessary ambulance callouts annually¹⁰

9. DOHA: Living Longer, Living Better – Better Healthcare Connections. May 2012
 10. Residential aged care in Australia 2010-11: a statistical overview



SYMPTOM CHECKER SMARTPHONE APP

GPs report that patients and their families searching ‘Dr Google’ can be misled by unproven and unreliable information that can affect their attitude towards professional treatment.¹¹

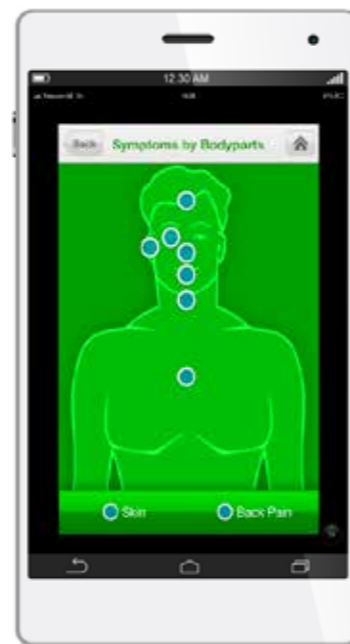
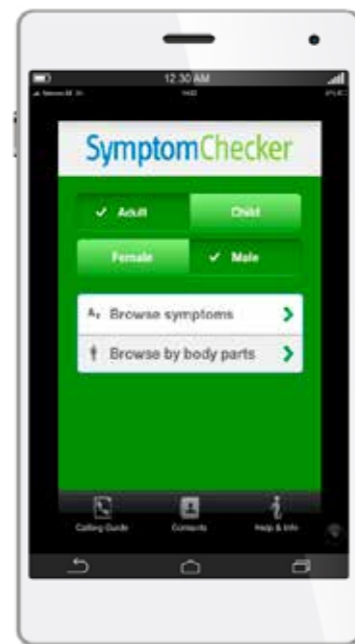
The Symptom Checker Smartphone App can be integrated into the triage process, supporting users to make better-informed health decisions and access basic self-care for low severity conditions.

Easy and intuitive to navigate, users can search for their symptoms via keyword, alphabetic library, or by selecting a body part. Users are provided with self-care advice where suitable, or advised to refer to the nurse triage service, their GP or to call 000 based on the severity of symptoms.

The application can be specifically branded for government or NGO health programs and tailored to integrate with existing telephone and online services.

Key benefits

- Reduces burden on emergency and primary care services by providing consumer driven assessment of medical conditions
- Attractive to technology savvy demographic who prefer access via online
- Significantly lower cost per transaction than telephone or face-to-face triage/assessment services, allowing funding for triage to stretch further
- Immediate credible assessment for patients that removes the standard telephone or face-to-face wait times.



11. <http://www.medicalobserver.com.au/news/gps-should-act-as-a-filter-for-dr-google>
Commissioned by Eastern Melbourne Medicare Local (EMML) and conducted by market research firm Crosby Textor

Delivering a better mental health system

The effects of mental illness on morbidity and mortality results in it being ranked third among the major disease groups in the burden of disease rankings, behind cancer and cardiovascular disease.¹²

Despite significant policy attention and substantial additional funding to mental health over the past two decades, the mental health and social services system remains fragmented and outcomes suboptimal.

Australia spends at least \$28 billion per year supporting people with mental illness; this is equivalent to 2.2% of GDP. Direct health expenditure on mental health services is at least \$13.8 billion¹³ with Government funding 90% of expenditure in 2010–2011.¹⁴

With mental health the fastest growing cause of disability in Australia, it is evident that poor outcomes, in turn, lead to additional health expenditure.

Medibank Health Solutions provides systematic and co-ordinated approaches to identification, assessment and management of patients across the spectrum of mental illness.

A range of evidence based mental health programs such as care co-ordination, triage and counselling are available, through online, telephone, video and face-to-face channels.

In addition to our Mental Health Triage, Counselling and Relapse Prevention programs, the modular nature of these services means they can also be developed into clinical programs such as:

Suicide prevention follow-up & support programs

- An outreach program providing support to post-attempt suicide survivors in the critical period after discharge from hospital

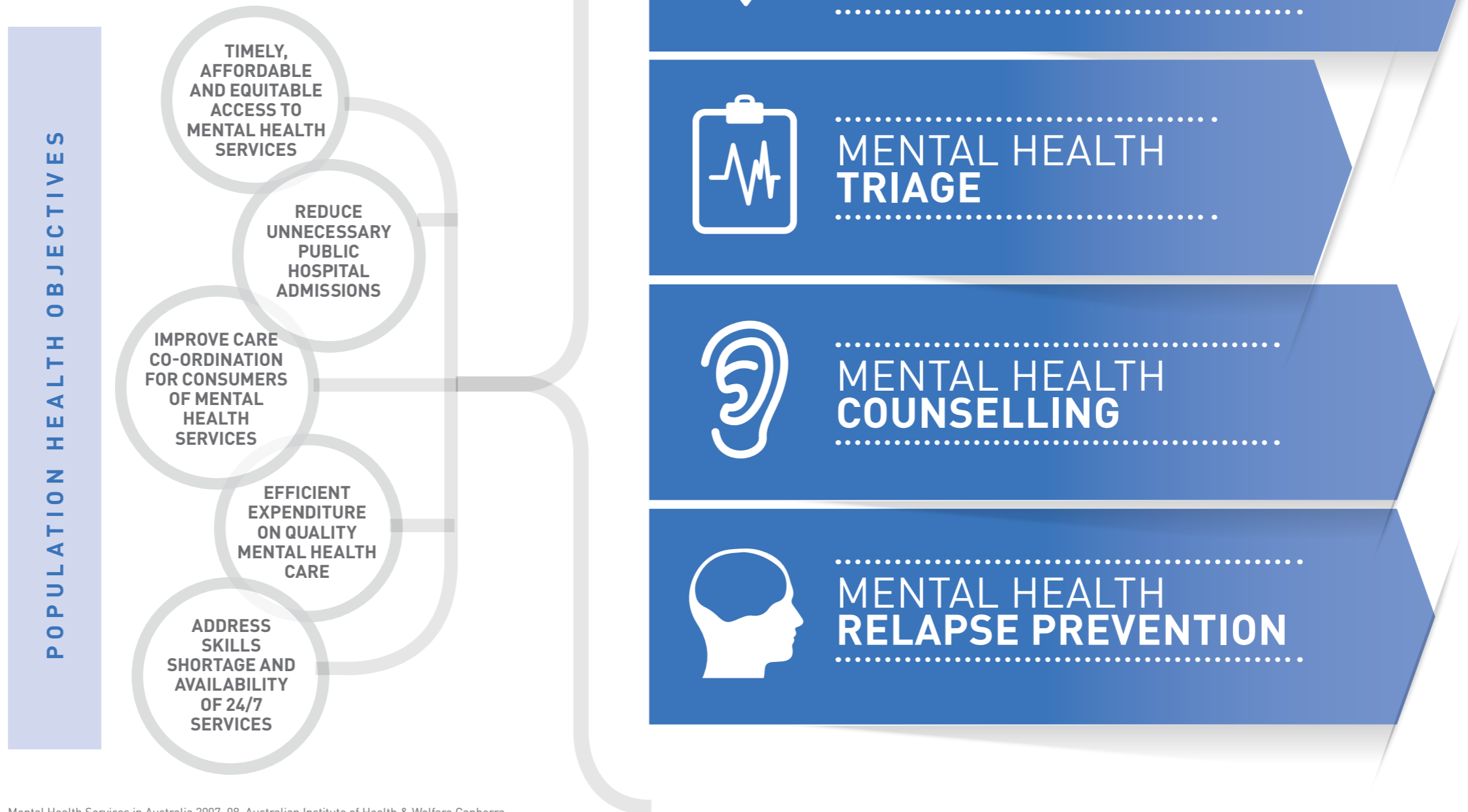
Return to work programs

- A supported workplace participation program for clients with chronic job absenteeism or long-term unemployment related to episodic and chronic mental health conditions.

Mental health services for the justice system

- Integrated mental health and substance abuse programs developed specifically for individuals in contact with the criminal justice system.

Services can be delivered through an integrated care model for those with severe and moderately severe mental illness, or through multi-channel, scalable programs that address specific population needs to support those with mild to moderate illness.



12. Mental Health Services in Australia 2007–08, Australian Institute of Health & Welfare Canberra
 13. The Case for Mental Health Reform In Australia: A review of Expenditure & System Design, 2012
 14. The Case for Mental Health Reform In Australia: A review of Expenditure & System Design, 2012



MENTAL HEALTH CARE CO-ORDINATION & CASE MANAGEMENT

Over 1.4 million Australians suffer from severe or moderately severe mental illness. Many of these patients have severe, persistent illness with complex multiple care needs.

Management of complex cases of mental health care requires flexible, personalised and seamless care across numerous healthcare professionals in a wide variety of care settings. The fragmented nature of the current healthcare system often results in gaps in the continuity of care delivery.

Expert co-ordination of care may help to improve care quality, patient safety, health system efficiency, and patient satisfaction.¹⁵

Medibank Health Solutions' team of clinically trained care co-ordinators maintain contact with clients, monitor their progress, and facilitate access to services.

Care co-ordinators support clients and their carers to action the care plan delivered through their primary care provider and links to other services delivered through the public and private sector, non-government, and community living support sectors.

Our expert care co-ordination services also improve communication and the flow of information between primary care and specialist providers, and between clinical, community and support services. Better co-ordination promotes continuity of care, and reduces the risk of patients dropping out of services during periods of transition, creating better outcomes for patients, and increasing efficiency in the use of services through minimising duplication and streamlining access.

Key benefits

- 24 hour intake, triage and co-ordination support for community based mental health teams
- Reduced use of acute care/hospital services, especially in the after-hours period
- Significant increase in contact with mental health consumers, allowing for earlier identification of relapse in mental health issues.



MENTAL HEALTH TRIAGE

It is estimated that every year one in five Australians experience a mental illness, and almost half the Australian population will experience a mental illness at some point in their life.¹⁶

There is a critical shortage of qualified mental health case managers, presenting community mental health teams with significant issues providing 24/7 support for mental health consumers.

Over 40% of mental health-related public hospital admissions are triaged as either non-urgent or semi-urgent with the majority potentially manageable through the community-based system.¹⁷

Telephone based mental health triage is provided to consumers, or to people seeking assistance on behalf of a person thought to have a mental illness. It is often the first point of contact with a mental health service. Consumers can also be referred to the service by a GP or local mental health service.

Clear points of entry into the triage service are available 24 hours a day, 7 days a week, connecting callers to qualified and experienced mental health professionals available to assist clients and their carers.

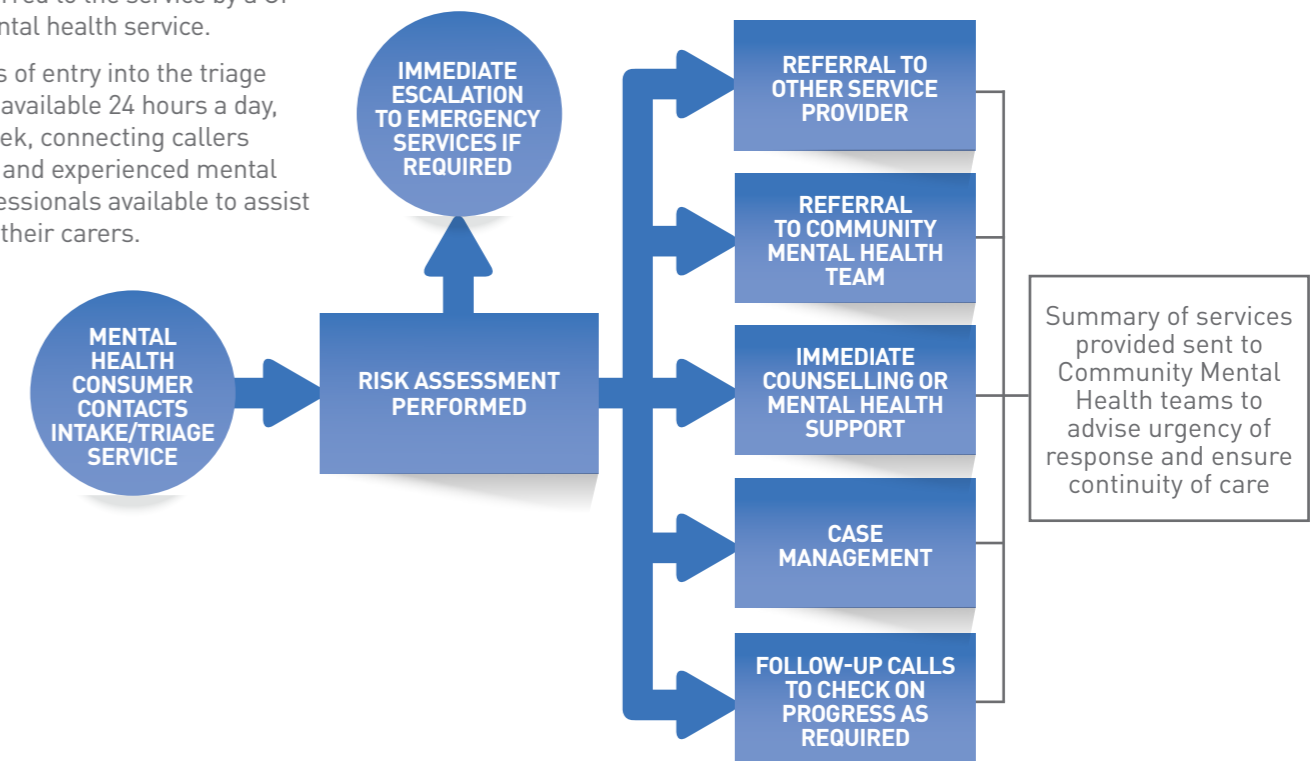
Our experienced mental health clinicians provide a comprehensive range of mental health assessment and support services, including counselling, coaching and emergency response for those in crisis.

Mental health clinicians work closely with clients to ensure local triage guidelines are met and all cases are followed up in the timeframe required. Mental Health Triage services work closely with on-the-ground community mental health services.

Triage and advice are underpinned by clinical decision support software and our comprehensive clinical governance framework.

Key benefits

- Reduced reliance on acute care services, including emergency departments and inpatient units
- Equitable access to appropriate care in rural and regional areas
- Provides support for limited community resources.



15. Reilly S, Challis D, Donnelly M, Hughes J, Stewart K. Care management in mental health services in England and Northern Ireland: do integrated organisations promote integrated practice? Journal of Health Services Research & Policy. 2007;12(4):236-41.

16. Slade T, et al. (2009), The Mental Health of Australians 2, Report on the 2007 National Survey of Mental Health and Wellbeing, Department of Health and Ageing, Canberra, p. xii.

17. Mental health services in Australia report, 2007-08, Australian Institute of Health & Welfare, Canberra



MENTAL HEALTH COUNSELLING

Mental illness is not uncommon in our community; it is experienced by nearly half of the Australian adult population at some point over their lifetime.¹⁸

The most common mental illnesses are affective disorders which include depression, anxiety disorders and substance abuse disorders. People living with these illnesses make up the majority of all people who experience a mental illness.¹⁹

The majority of people with mental illness can recover with appropriate treatment and support.

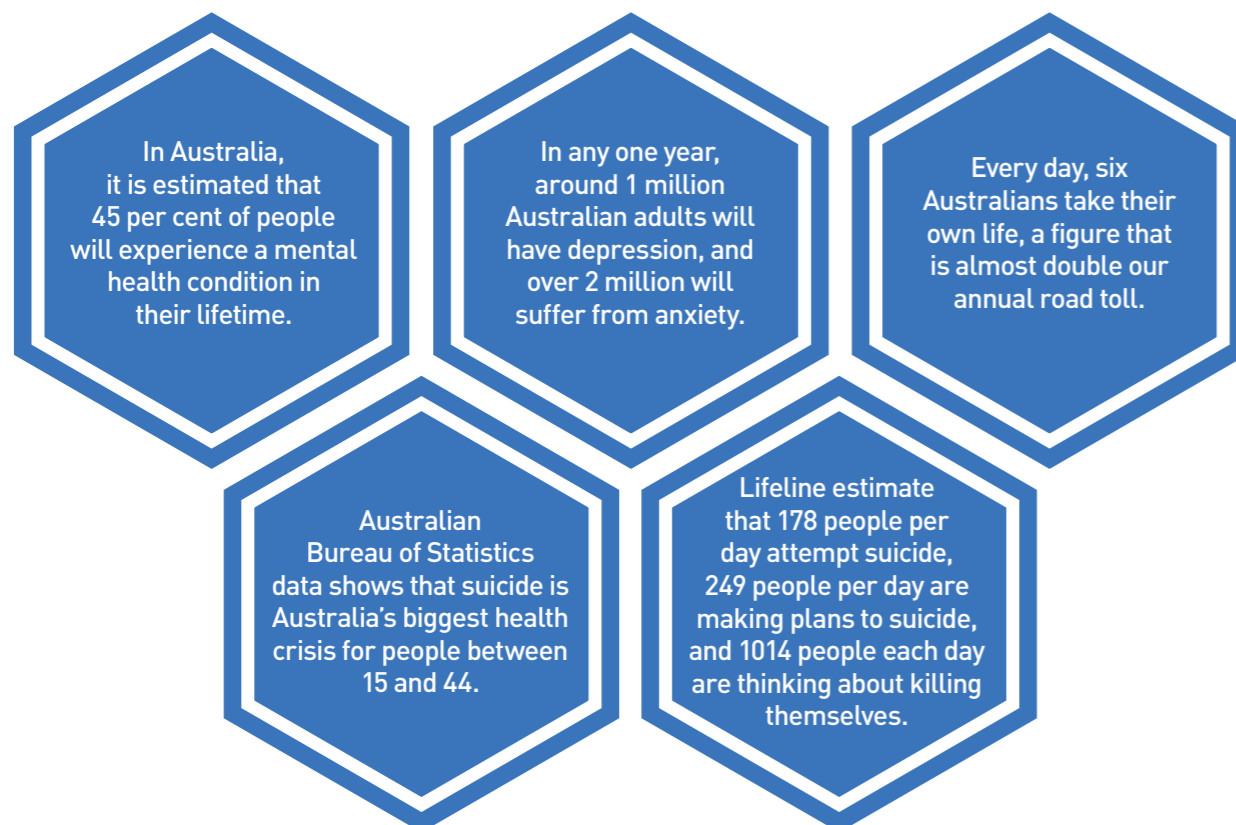
Telephone-based Mental Health Counselling services provide post-trauma support, employee assistance, disaster first aid, treatment options for depression and anxiety, problem gambling, drug and alcohol-related issues, sexual assault or domestic and family violence, and rural adversity.

Our experienced team of mental health clinicians works closely with community mental health teams to manage clients within established care plans.

Key benefits

- Improve quality of life measures and reduces recurrence or intensity mental health symptoms
- Support for patients & their carers to navigate the healthcare system
- Reduced emergency department presentations and hospital re-admissions by providing better access to community mental health services.

The scale of the mental health problem in Australia



MENTAL HEALTH RELAPSE PREVENTION

Evidence from Australia and overseas shows that preventing further episodes of mental illness is possible for people who have been affected by mental illness. While efforts to prevent further episodes of mental illness should be a routine component of treatment and continuing care for people with mental illness, feedback from consumers and carers shows that frequently this is not the case.²⁰

The Mental Health Relapse Prevention model is a recovery-oriented program providing support to patients suffering chronic mental health conditions who have been discharged from an acute care setting.

The program also provides coaching to help prevent a relapse and improve self-management skills.

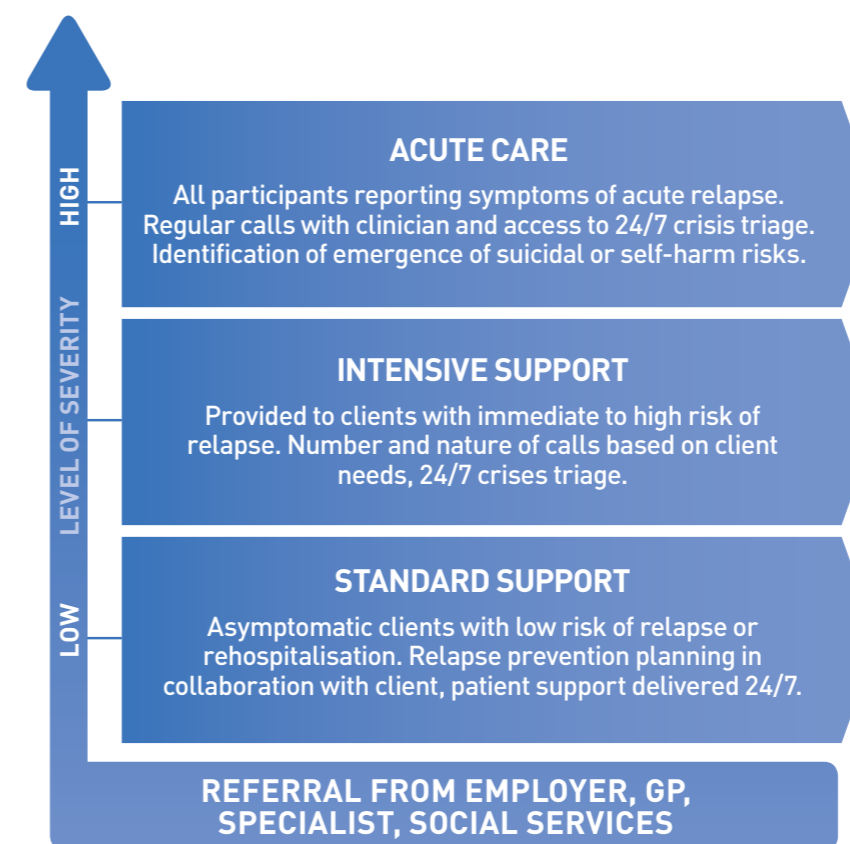
Our mental health clinicians are skilled in delivering specialised care and advice to patients to reduce mental health symptoms and improve quality of life. Our team also works closely with community organisations to manage clients within established care plans to ensure continuity of care.

Patients are referred to the service by a GP, psychiatrist or community mental health team, and receive an initial mental health assessment over the phone. Based on symptoms or indications of a potential relapse, they are then guided to the most relevant program with three levels of care available.

The mental health relapse prevention program can also be utilised in the workplace as a supported employment program for workers, to address absenteeism and or long-term unemployment related to episodic and chronic mental health conditions.

Key benefits

- Reduced number of bed days per person: from 42–23 days, a cost saving of 42.5%
- Ability to save up to \$7482 per person
- Reduced psychological stress for participants in the severe illness range
- Continuous improvement: program effectiveness measures to demonstrate program effectiveness & identify service gaps
- Reduced hospital re-admission and face-to-face consultations
- Improved workforce participation through addressing absenteeism and long term unemployment.



20. Pathways of recovery, National Mental Health Promotion & Prevention Working Party November 2005.

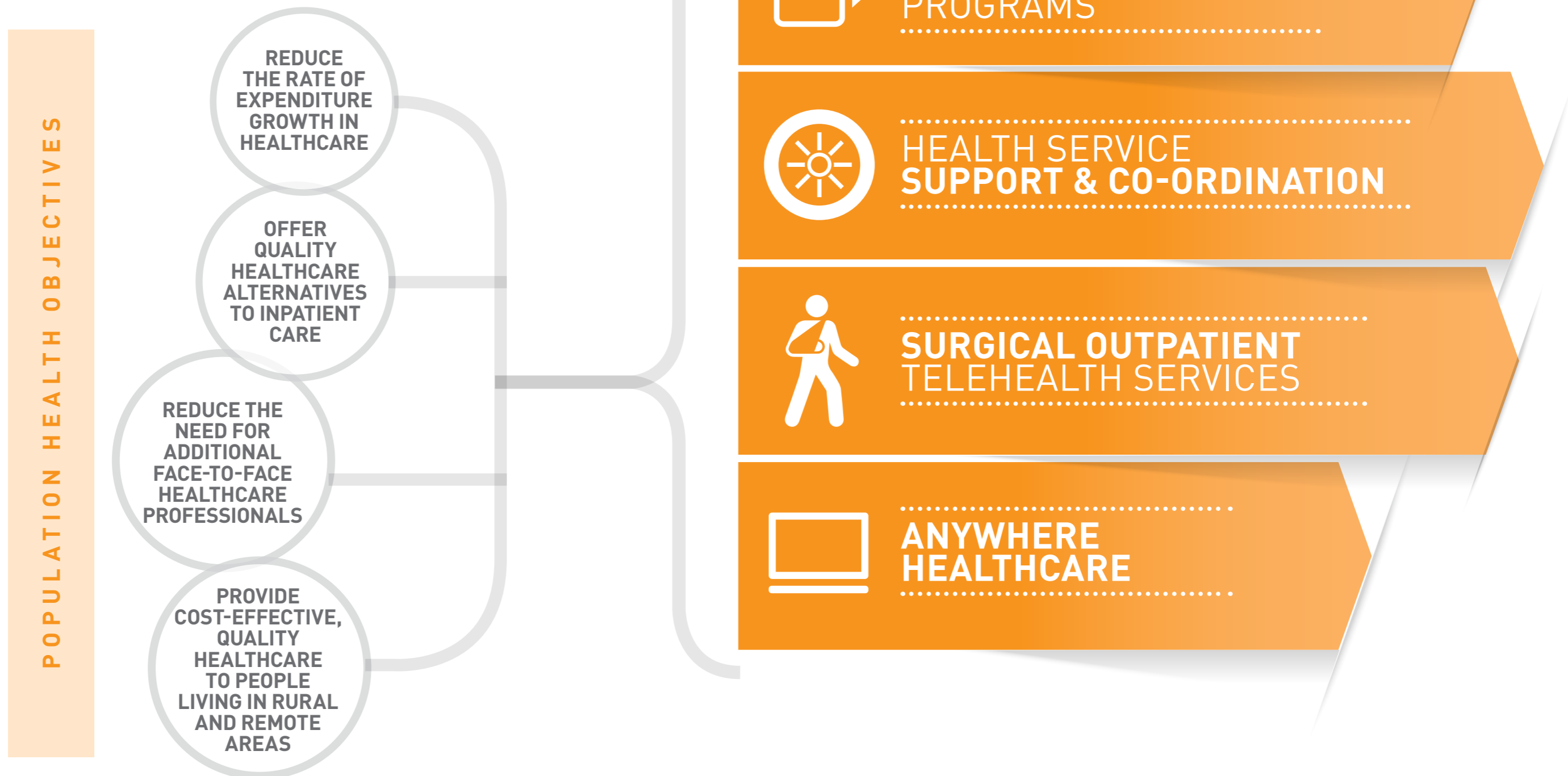
18. A contributing Life: the 2012 National Report Card on Mental Health and Suicide Prevention, Mental Health Commission
19. A contributing Life: the 2012 National Report Card on Mental Health and Suicide Prevention, Mental Health Commission

Improving efficiency

in healthcare delivery

Government, public health, community and social services providers are under pressure to meet new levels of efficiency in the delivery of sustainable health models in the future. New national performance standards pegged to hospital funding under the National Health Reform agreements have created a renewed focus on more efficient acute care service delivery.

Increased efficiency in the delivery of health services can be achieved through substituting high quality, lower cost alternatives that reduce reliance on acute care, redirect patients to primary care, and reduce duplication in process.





HOSPITAL AVOIDANCE & EARLY DISCHARGE PROGRAMS

Given the anticipated increase in demand on the health system, developing strategies to reduce the impact on inpatient services is a priority. Programs providing hospital care in the patient's own home are an effective response to the increasing demand for acute care hospital beds.²¹

Hospital avoidance and early discharge services provide credible options to have acute care services provided outside acute care environments.

In-home care for patients is suitable for acute, sub-acute and post-acute treatments. Treatments are delivered by health care professionals at a patient's usual place of residence as a substitute for inpatient care received at a hospital, significantly lowering daily and episodic cost.

Service delivery is achieved through case management and the rapid delivery of services through an extensive national network of service providers who are quality assessed and accredited by Medibank Health Solutions.

These services are particularly suitable for aged or chronically ill patients where multiple co-morbidities would normally cause hospital admission or a long hospital stay for surgical procedures.

Patients deemed suitable for in-home care can also access support services delivered by a Registered Nurse over the phone, or via video consultation.

Key benefits

- Reduced pressure on the public hospital system by an average of 7.7 days per episode
- Reduced cost per admission an average of \$2,700 per stay or \$350 per case per day
- Improved occupancy rate for hospital due to bed blocking (where elderly patients are not discharged because there is a lack of care home places or home help and adaptations)
- Reduced readmission rates
- No significant difference in clinical outcome between in-home and hospital care
- Delays the medium to long-term hospital bed investment required to meet increased demand
- Fewer medical complications with a hospital substitution model
- Higher patient satisfaction due to familiar, patient-friendly environment.

Over 15,000 patients provided with assisted discharge care since 1996



HEALTH SERVICE SUPPORT & CO-ORDINATION

There are many inefficient processes in healthcare, including administrative duplication, time spent waiting and appointment cancellations.²²

Medibank Health Solutions has extensive experience in providing regional and centralised health support and co-ordination services for Local Health Districts/Networks, Departments of Health and other government agencies. This reduces the administrative load on local services, creating efficiencies and providing a better level of support for patients.

Examples of service co-ordination services currently provided include:

- **Patient Travel Scheme Co-ordination:** providing a single point of contact for the co-ordination, assessment and payment of travel and accommodation subsidies for eligible rural patients.

- **Outpatients Clinic Co-ordination:** providing efficient, lower cost and centralised regional/state-wide co-ordination of outpatient clinics, improving efficiencies and utilisation through reduction in overlap, single view of region workload, centralised capacity forecasting and planning, automated patient reminders and simple centralised booking and rebooking facilities.

- **Waiting List Audit:** providing one-off or regular waiting list audits to determine true waiting list numbers and to enable better planning of budget and resource requirements for elective surgery into the future. Audits result in the identification of

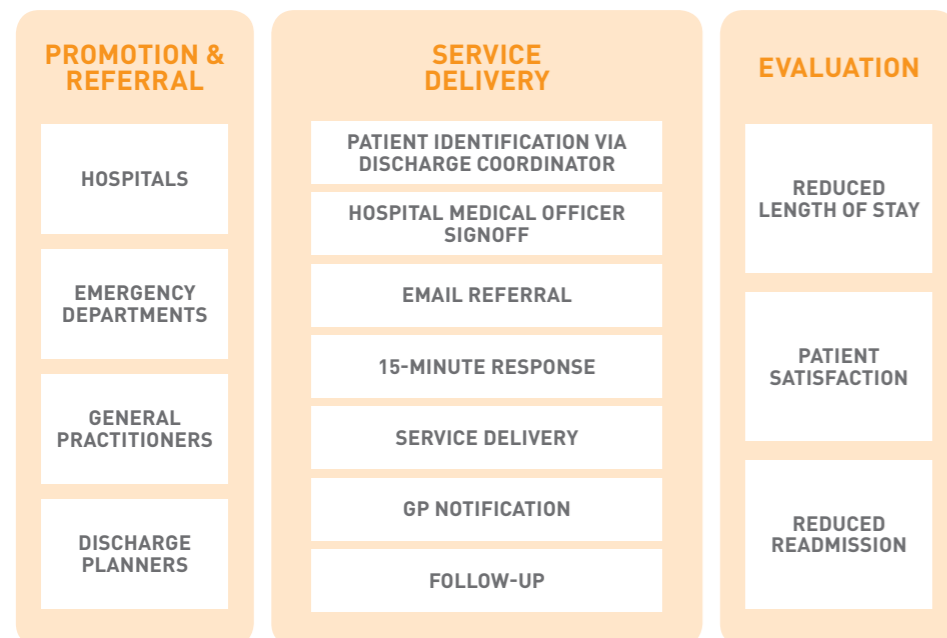
unrealised earlier capacity through the removal of patients who no longer need care, have already received treatment elsewhere, or who are on waiting lists in other areas.

- **VMO Scheduling and Billing support:** providing centralised co-ordination of VMO billings, reducing capacity for system fraud and reducing cost of administration.

Our experienced team of e-health consultants can design innovative solutions that address areas of need within your healthcare settings.

Key benefits

- Efficient utilisation of clinical resources through increased patient attendance rates at clinics
- Centralised co-ordination of back-office functions reducing administrative support requirements and improving accessibility and support for patients for lower cost
- Contracted commitment to performance and customer service standards
- Reduced number of patients on the waiting list
- Opportunity to redirect savings to front-line services to reduce annual budget growth
- Simplified and centralised view of workload and resource requirements for region
- Consistent approach to eligibility criteria and payments (reducing opportunity for system abuse)
- Reduction in paperwork (through electronic submission of required forms etc)
- Reduction in administrative support staff requirements in small-medium facilities, providing further opportunity for budget savings
- Patient Transport Scheme Co-ordination provided a 20% saving over a 6-month period compared to the alternative patient transport system.²³



21. Avoiding hospital admission through provision of hospital care at home: a systematic review and meta-analysis of individual patient data Shepperd, Doll, Angus, Clarke et al.

22. National Health & Hospitals Reform Commission, The Australian Health Care System: The potential for efficiency gains.

23. Validated by an independent study, from Department of Health WA PATS (SW AHS) programs.



SURGICAL OUTPATIENTS TELEHEALTH SERVICES

Post discharge hospital care is critical to the overall recovery of patients. Delays in accessing outpatient care and lack of continuity of care throughout the recovery process may contribute to sub-optimal patient outcomes.²⁴

Surgical Outpatients Telehealth services reduce demand on outpatient clinics and provide earlier detection of post-operative issues by providing telephone/video-based consultations (with one of our specially trained nurses or doctors), to determine state of recovery and provide early referral to primary care services for common post-operative concerns (such as pain, wound issues, and infection).

Upon admission to the Outpatient program, each individual receives a

care plan developed by the hospital clinician and delivered to the Medibank Health Solutions nurse or doctor. Patients are notified that their outpatient care will be delivered by phone or video and given instructions on what to expect.

Where necessary, patients may be referred back to the hospital-based specialist, however this service is designed to reduce the overall reliance on outpatient clinics. Therefore the majority of patients are managed

via telephone/video alone, with only a small number requiring follow-up treatment via their GP or with a return to hospital.

Our team of telehealth experts work closely with local clinical teams during implementation and ongoing to ensure that post-operative protocols for each specialist are captured and incorporated into service design.

Documented outcomes of the care plan are sent to the hospital specialist to be filed with the patient's records.

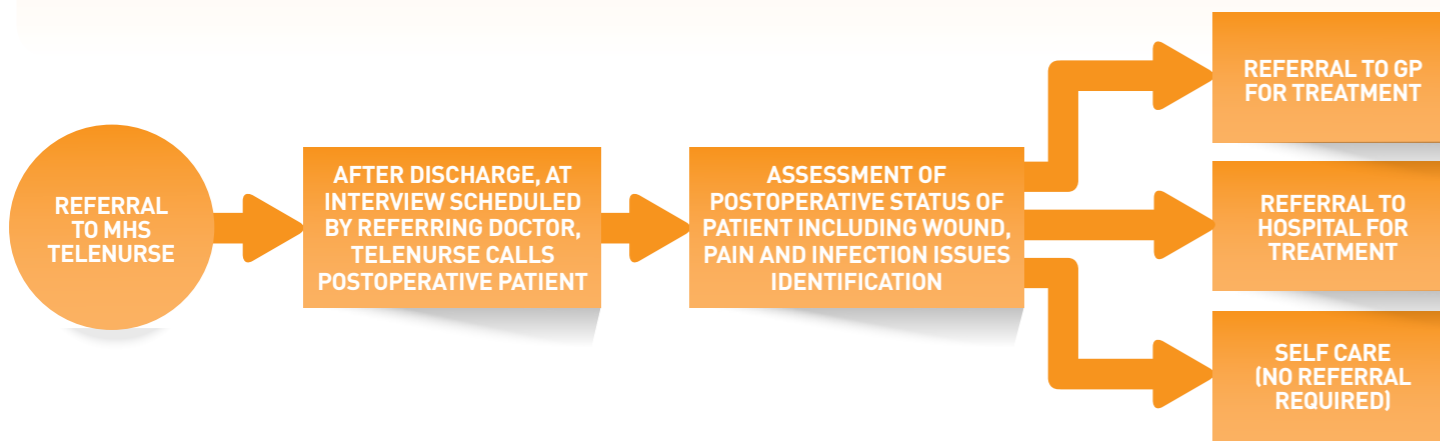
Key benefits

- Reduction in Patient Travel and Accommodation Subsidy Scheme payments for eligible rural patients, through reduction in the requirements to travel back to the tertiary centre for post-operative outpatient care
- Greater flexibility for all patients with the option to receive their follow-up call outside normal hospital clinic hours, allowing for

less interruption to work or family life where a day appointment would normally be difficult to accommodate

- No wait time in clinic waiting rooms, with appointment times being scheduled and adhered to by telehealth clinic staff

- Earlier identification of post-operative issues, improving quality of care and reducing severity of complications due to earlier treatment
- Significant reduction in outpatient clinic activity, providing opportunity for savings or increased activity to address other areas of demand.



24. Gabbe, B, Post optimal care the weak link in trauma system, Medical Journal of Australia, 2012



ANYWHERE HEALTHCARE

For people living in regional Australia, accessing healthcare can be a challenge. A lack of specialist and primary healthcare, a burden of cost for patients needing to travel to get care, and increased wait times for specialist care may result in delayed treatment.

Anywhere Healthcare overcomes the obstacles many people in regional and remote areas face in getting timely and convenient access to health services.

Specialist and allied healthcare care is now available via Anywhere Healthcare – an innovative online video-based health platform, readily accessible by patients through their GP clinic. Residents and patients living in aged-care facilities in regional, rural and metropolitan areas can also access Anywhere Healthcare services.

GPs and aged-care facilities can easily refer their patients for a consultation with an Anywhere Healthcare specialist or allied health provider.

No expensive equipment is required for GPs and aged-care facilities to access Anywhere Healthcare for their patients – a broadband internet connection and webcam is all that is needed for a consultation, and therefore setup and adoption costs for GPs and aged care providers is very low.

Medibank Health Solutions contracts, credentials and provides training for a panel of specialists who are located Australia-wide and have the benefit of working from either their own clinic or even a home location. Full support is provided by a practice management team that manages appointment scheduling, patient information transfer, IT help desk and a concierge service for each consultation.

Aged-care facilities can also use the non-specialist medical assessment service to provide immediate visual assessment of patients and residents with deteriorating clinical conditions to assess severity of condition. A recommendation regarding the need for transfer to hospital, or alternatively direction on resolution within the aged-care setting can be made by the medical practitioner to the clinical/carer team on-site.

GP and specialist video-consults can be used to assess patients with chronic diseases, and even opportunities within mental health and counselling services where on-site availability of staff, or patient distance from treatment is an issue.

Advancements in care are also being achieved with the use of Anywhere Healthcare in Aboriginal communities.

More information about Anywhere Healthcare is available at anywherehealthcare.com.au



A dedicated panel of fully credentialed specialists are expertly trained and equipped to deliver online consultations.

- Allergy & Immunology
- Dermatology
- Endocrinology
- Fertility
- General Medicine
- Geriatrics
- Neurology
- Oncology & Haematology
- Ophthalmology
- Paediatrics
- Psychiatry – General & Adolescent
- Psychogeriatrics

Key benefits

- 95% of patients were saved from travelling long distances
- 41% of patients saved more than \$200 in travel costs
- 93% of patients and 96% of General Practitioners were satisfied with the service.

Creating a healthier Australia

Chronic disease is one of the leading causes of death and disability in Australia.²⁵ With a significant portion of the Australian healthcare spending going towards chronic condition care, government and health providers are facing new challenges to improve the outcomes of patients with chronic diseases such as diabetes, heart disease and COPD.

Consumers are currently largely responsible for system navigation and adherence to medical advice, yet generally have low levels of health literacy and engagement.

While there is some co-ordination between points in the system, there is an absence of effective, structured, system wide integration which makes it difficult for consumers to navigate.

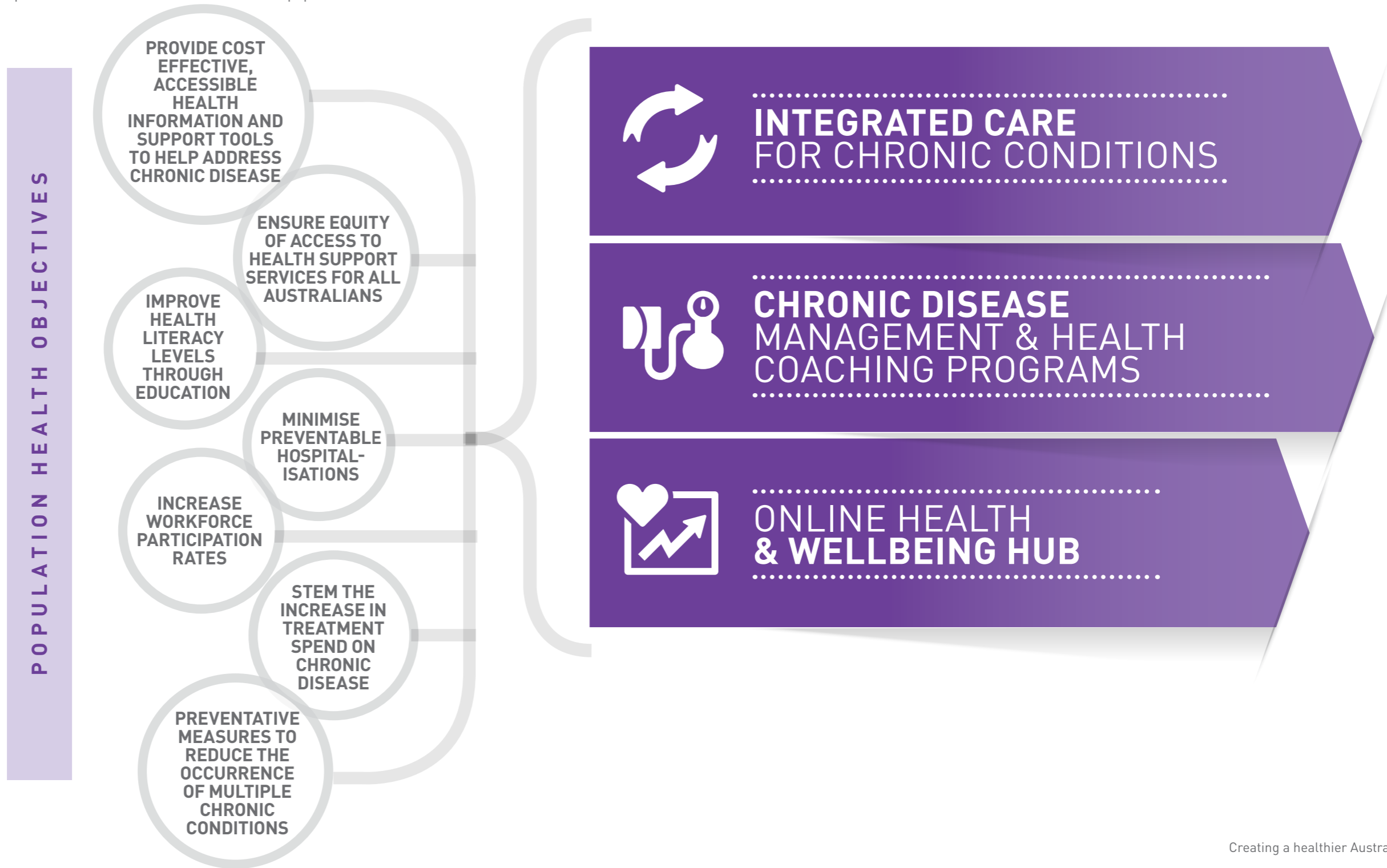
Variable rates of care planning, discharge and transitional care exist for patients. The discharge and transitional care planning, and adherence to these plans are not monitored or reviewed.

Implementing integrated chronic disease solutions that facilitate a co-ordinated care approach for complex patients around follow-up care, in-home testing, medication adherence, diet and exercise protocols and educational outreach all contribute to increased self-reliance and improved knowledge. This in turn leads to healthier patients with fewer acute episodes.

Given the increasing prevalence of chronic disease and the enormous associated personal, social and economic cost to the community, there is also a need for cost effective, accessible health information tools that help Australians lead a healthier lifestyle, regardless of their health literacy level.

Medibank Health Solutions can provide governments with a systematic and co-ordinated approach to identifying, assessing and managing patients across the spectrum of chronic disease.

A broad range of cost effective, evidence based health programs, accessed through online, telephone, video and face-to-face channels, can be customised to meet population health needs.



25. 2007-2008 National Health Survey, Australian Bureau of Statistics



INTEGRATED CARE FOR CHRONIC CONDITIONS

Expenditure on healthcare, aged care and disability support is increasing at an unprecedented rate, placing an unsustainable financial burden on public and private payors at a time when their income is strained by external environmental conditions. Around 500,000 Australians recurrently account for \$16.6 billion (FY11) in hospital costs alone representing more than \$33,000 per person per annum.²⁶

Critical to containing cost growth is the management of demand for healthcare and related services. However the current system, with its fragmented structure and fee for service model, does not incentivise cost and utilisation management, nor does it focus on the consumer experience and engagement.

Significantly, population segmentation reveals that a very small percentage of consumers are responsible for a substantial proportion of recurrent healthcare utilisation and costs.

Potential funding reforms through reduced utilisation of healthcare services for chronically ill patients.

Available evidence suggests that this phenomenon is replicated in the broader population, both domestically and internationally.



Key benefits and new models of care

Medibank Health Solutions has spent a number of years analysing and reviewing international models of integrated care and has developed a model which it believes can be effectively overlaid on to the existing health and social services system without the requirement for systemic reform. Over the longer term Medibank Health Solutions believes that successful demonstration of this model can be extended to include funding reform whereby it can take financial risk for health outcomes and expenditure growth on a global capitation basis.

This model is specifically built to eliminate systemic breakdowns that lead to hospitalisation for high utilising and complex patients.

The Integrated Care model seeks to coordinate and support care across the entire spectrum of health and social services via a unique blend of physical and virtual touch points underpinned by integrated data and a proactive care coordination workflow.

This creates scalability, standardisation, service efficiency, and a capability for comprehensive and rigorous evaluation of health outcomes, utilisation, cost, and Return on Investment for the service payors.

Medibank Health Solutions has reviewed the available evidence from programs operating in other markets, where independent evaluation has found greater than 25% reduction in hospital admissions, readmissions, length of stay and emergency department admissions.

In Australia Medibank Health Solutions intends that the Integrated Care service will be funded by both public and private payors. This will not only increase the scale of the service but will assist in the engagement process with consumers, hospitals, doctors, allied health, community and social services providers.



CHRONIC DISEASE MANAGEMENT & HEALTH COACHING PROGRAMS

The results of the National Health Survey indicate a high prevalence of chronic disease among Australians. Chronic disease is a leading cause of death and disability, with the most common causes including cardiovascular disease, cancer and diabetes. They are associated with the high use of health care services contributing to major funding pressures in Australian health care that are expected to rise over coming decades as prevalence increases.²⁷

Medibank Health Solutions supports the largest number of patients with chronic disease nationally, with over 30,000 active participants in chronic disease management and health coaching services. These programs work on the principles of patient-centered goal setting, and motivational interviewing, as well as targeted health education and health coaching.

Participants can enrol in services via their GP, medical specialist or local health service or self-refer to the program.

Programs are offered for chronic obstructive pulmonary disease, diabetes, congestive heart failure, coronary artery disease and certain mental health needs, with additional tools available to support patients with asthma, osteoarthritis and osteoporosis.

Our clinicians provide accurate, evidence-based specialised care and advice and develop patient-centered action plans, while also working closely with primary care and allied health providers to manage clients within established care plans to ensure continuity of care. Participants can also access a 24-hour telephone support line for additional support.

Participants are coached on medication use, exercise and diet, as well as the management of their condition to prevent an acute episode and to optimise their current health status.

Health coaching programs offer an effective way of eliciting health lifestyle change and chronic disease self-management and are designed to help participants modify health and lifestyle risk factors such as weight, waist circumference, blood pressure, cholesterol, blood glucose, physical activity, nutrition, alcohol, smoking and stress.

By increasing participants engagement in their own health, these evidence-based services have the potential to reduce the number of hospital admissions and/or days spent in hospital and demonstrate positive outcomes across a range of clinical dimensions.

Key benefits

- Demonstrable Return on Investment has been highlighted and validated via three randomised, independently conducted evaluations
- 9% fewer hospital separations and 7.1% fewer bed days for chronic disease management program participants
- An estimated 4.7% reduction in benefit outlays across a year
- Reduced number of admissions and length of stay
- Improved condition self-management and reduced mortality
- Decrease in GP and hospital presentations.²⁸



26. Health and Welfare Expenditure Services, Number 46, Health Expenditure Australia 2009-10.

27. Australian Government, Department of Health. Health.gov.au

28. These statistics are based on the results achieved through the Medibank Betterhealth On Call Chronic Disease Management Program when compared with a control group. They have been independently validated by Monash University.



ONLINE HEALTH & WELLBEING HUB

Only 41 per cent of Australians have adequate levels of health literacy. Therefore nearly 60 per cent of Australians may be unable to successfully access, understand, evaluate and communicate health information as a way to promote, maintain and improve health.²⁹

Online Health and Wellbeing Hub is a scalable and cost effective online health platform. It is designed for broad community accessibility, and able to be client branded as a credible, reliable source of information, health assessment and wellness support.

With a range of evidence based, clinically reviewed programs, tools and health content, Online Health and Wellbeing Hub provides a cost effective, scalable and reliable resource that provides guidance to prevent health conditions, improve health literacy, and support management of existing chronic conditions.

This data can be used to identify the risk profiles of populations and can be integrated with complementary health services and initiatives to deliver acuity based care and focused initiatives catering to specific population health needs.

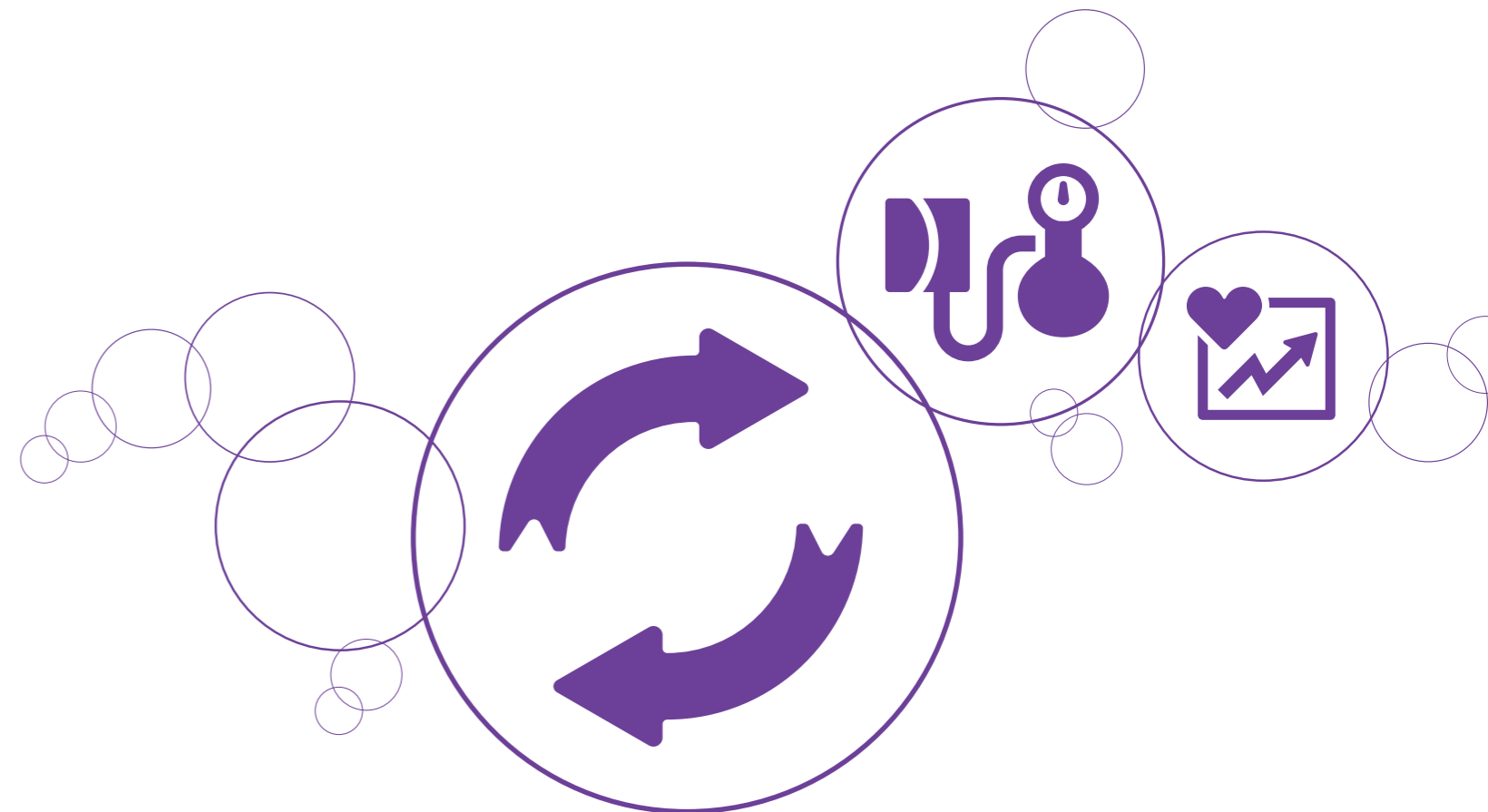
The Online Health and Wellbeing Hub is also integrated into chronic disease management and health coaching programs provided by Medibank Health Solutions to deliver a multi-channel approach to managing chronic disease.

Online content such as health behaviour change programs, health tools, searchable articles, newsletters and health appraisal reports can be accessed easily and cost effectively.

Key benefits

- Comprehensive Health Risk Assessments provide a report with personalised goals and recommendations
- Notable reductions in the incidence of risk due to insufficient physical activity (24%), excessive alcohol consumption (21%) and smoking (16%)
- Improves health literacy and empowers individuals to better self-manage their health
- Provides additional information to support health coaching and chronic disease management programs
- Provides targeted referrals to appropriate services and programs
- Measurable capacity to help reduce risk factors for a range of health conditions
- Provides a wealth of health behaviour data to organisations to help shape health initiatives
- Improves health behaviour to help reduce longer term health care costs.

My Health Condition Explained:
100 interactive animated information sessions.



29. Australia Bureau of Statistics (2006). Health Literacy, Australia. Cat. no. 4233.0. Canberra: ABS

Medical assessment services

Medical assessments are important for the early detection of disease or other possible health problems and play a principal role in preventative health care. Medibank Health Solutions has the medical credentials and multi-channel clinical distribution model required to deliver public health based assessment and screening programs on behalf of government and Corporate Australia.





MEDICAL ASSESSMENT SERVICES

Medical assessment and screening services are used by government and Corporate Australia to identify pre-existing conditions that may impact the ability of employees to undertake their role, or cause broader community or population-wide health issues.

Medibank Health Solutions offer a broad range of high volume medical assessment services to employers in the private and government sector.

Since 1997, over 2.7 million medical examinations were conducted through an extensive network of purpose built medical clinics, under a robust clinical governance model by over 800 occupational health and specialist clinicians.

Some of Australia's largest Corporate organisations access workplace health services for their employees through Medibank Health Solutions, including occupational medicine, counselling, primary and specialist medicine, mental health and chronic disease management programs.

Over the last 20 years, high volume medical assessment services have been delivered on behalf of government through a national network of clinics, staffed by clinicians with specialist expertise in areas such as immigration. Medibank Health Solutions has the expertise and knowledge to develop clinical governance frameworks specific to government health needs and a national management network that ensures safe, reliable processes.

Key benefits

- Protect the community from public health and safety risks
- Contain public expenditure on health and community services
- Employers meet their workplace health and safety obligations
- Employee health services are delivered into regional and remote areas.



Find a solution

to meet your needs

Our experienced team of highly-qualified professionals have been designing, implementing and providing tailored solutions to help government and NGOs address complex public healthcare needs for more than 30 years.

We work with you to gain an in-depth understanding of your specific healthcare challenges and objectives, creating innovative models of care that meet population health needs.

Contact us today to find out how we can help you deliver affordable, effective, scalable new healthcare models that remove cost, improve care and patient outcomes and integrate with the broader healthcare system.

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