



MEDICAL CLAIMS INFLATION - TELEHEALTH

The Rise in medical costs



To contend with the inflationary rise in medical costs, Telehealth has appeared as a cost management method and expanded in use during the pandemic.

Appetite for telehealth has increased with insurers globally. More insurers are recognising there are better cost outcomes with clients when remote diagnosis and treatment of patients can be improved via remote access to Dr's.

DUAL asked **Australasian Assistance** (AA) if they are using telehealth and they confirmed this service is complementing their overall offering. AA says "Telemedicine supports our overall service and has become an important aspect of the service. Our clients are open to using the service as it enhances the current offering to their Insured."



The types of claims and medical conditions that have been involved in AA's telehealth response are commonly:

- Sensitive cases such as sexual assault and/or abuse
- Security issues e.g. civil unrest
- When medical care is not of the equivalent quality to developed world care
- As a second opinion to the advice received overseas
- For insured's who are anxious or worried about their case and the medical advice they are receiving locally



Claims Scenario



Background

An insured person was skiing in Northern Italy when they had an accident and suffered a fractured leg.

The local Italian hospital recommended the patient have private surgery as the public system had a waiting time of **30 days**, followed by a month of physiotherapy before the patient would be fit to fly home to Australia with an Non Medical Escort (NME) in First Class.

Outcome

The orthopaedic telehealth Doctor reviewed the patient via telehealth and advised the patient should come home with a NME immediately in business class.

Assist organised the flight home with NME and transfers to and from the airports.

Response

The amount paid for Additional Expenses was **AUD15,000** for two business class flights and transfers to and from the airports for the patient and the NME.

Total Cost Saving

- Private medical treatment **>AUD50,000**
 - Accommodation (conservative) **AUD300** per day x **30 days. AUD9,000**
 - Other additional expenses **AUD3,000**
- Total **AUD62,000**

The information contained in this fact sheet is meant as a hypothetical guide only. DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information.

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