Why I dumped my health fund after 25 years

Opinion | Cathy O'Leary Medical Editor The West Australian - The West Australian on June 29, 2016, 9:40 am

Last week I quit the health fund I have belonged to for 25 years, or half my life.

The decision was mostly financially motivated -- not the hundreds of dollars it costs me in premiums each month but the rebates I get back.

The final straw was a recent series of dental visits that left me out of pocket to the tune of a couple of thousand dollars.

It included multiple X-rays, which dentists tend to use in wild abundance and were covered for only $17 on each $42 charge, and a few complex fillings which returned a mere $258 from each $926 charge.

My health fund was happy to chip in on the cost if I wanted a relaxing massage but lousy covering the essentials like my teeth.

To be fair, I'm not sure if the poor refunds were totally the fault of the health fund or if my dentist was just over-enthusiastic in his charges.

But when I saw the dentist advertised as a preferred provider for another health fund -- unfortunately not mine -- it was enough to make me look elsewhere for health insurance.

Apart making a mental note to come back in my next life as a dentist given the prices they charge, I changed insurer.

Even then I got a sports store voucher as a sweetener for joining, even though would have preferred higher rebates.

(Memo to health funds: most members just want less out-of-pocket expenses, it is that simple.)