



Ancillary charges survey information 2008/09

Introduction

HCF believes that people should be able to make informed decisions about all aspects of their treatment, including the cost. This report provides you with information about the charges paid by HCF members for frequently claimed dental, optical, physiotherapy and chiropractic treatments in the financial year 2008/2009.

Price does not necessarily give an indication of quality, and the costs should not be the only reason for selecting a provider. Charges for a given procedure can vary for many reasons including: practice overheads, practitioner expertise and the time involved to complete a procedure.

Average charges are useful for comparing prices and indicating trends. The tables in this survey show the average amount HCF members were charged for a procedure and the benefit paid under Multicover for that procedure. Additionally, we have included the highest or most expensive 5% (the 95th percentile) and lowest or least expensive 5% (5th percentile).

Dental

What you can expect to pay at the Dentist

This section covers common dental procedures as well as trends in some high cost items such as crowns and bridges.

Key findings

- Dentists' charges amounted to \$272.1 million in FY0809, 6.8% more than FY0708 (not adjusted for membership changes).

A typical course of dental treatment

A typical course of dental treatment may include items: 012, 022, 114, 121 and 531 - which are: a check-up, single x-ray, scale and clean, fluoride application, and a single filling on a back tooth.

- The average charge for this course of treatment in FY0809 was \$330.34 (up by \$16.76 or 5.35%).
- The average gap expense for HCF members receiving this course of treatment was \$140.34

Average charges for a selection of frequently claimed dental items

(before benefit entitlements, for general dentists in private practice)

| Dental | | Average Charge (FY) | | Variance 0708 to 0809 | FY0809 percentiles | | | Benefit under Multicover |
|--------------|---------------------------------|---------------------|---------|-----------------------------|--------------------|---------|----------|--------------------------------|
| | | 0708 | 0809 | | 5% | 75% | 95% | |
| Item code | Description | \$ | \$ | % | \$ | \$ | \$ | \$ |
| 011 | Comprehensive oral exam | \$48.80 | \$51.26 | 5.03% | \$36.40 | \$55.02 | \$73.00 | \$33.00 |
| 012 | Periodic oral exam | \$44.58 | \$46.63 | 4.61% | \$30.01 | \$50.09 | \$65.01 | \$30.00 |
| 022 | Single X-ray with film in mouth | \$36.64 | \$38.18 | 4.22% | \$25.00 | \$40.08 | \$50.01 | \$25.00 |
| 111 | Removal of Plaque and/or stain | \$47.56 | \$49.95 | 5.02% | \$25.40 | \$55.05 | \$75.00 | \$31.00 |
| 114 | Scale and Clean | \$84.92 | \$89.68 | 5.60% | \$50.02 | \$96.80 | \$135.00 | \$52.00 |
| 121 | Fluoride | \$30.02 | \$31.27 | 4.18% | \$20.00 | \$35.07 | \$45.05 | \$20.00 |
| 161 | Fissure sealing per tooth | \$47.42 | \$49.67 | 4.73% | \$30.00 | \$55.00 | \$75.00 | \$30.00 |

HCF

| | | | | | | | | |
|-----|---|----------|----------|-------|----------|----------|----------|----------|
| 311 | Extraction | \$124.74 | \$133.33 | 6.89% | \$67.30 | \$151.00 | \$201.00 | \$69.00 |
| 415 | Complete Chemo-Mechanical Preparation of Root canal-1 canal | \$214.33 | \$225.58 | 5.25% | \$120.00 | \$250.69 | \$350.00 | \$150.00 |

| Dental | | Average Charge (FY) | | Variance | FY0809 percentiles | | | Benefit under Multicover |
|-----------|---|---------------------|------------|--------------|--------------------|-----------|------------|--------------------------|
| | | 0708 | 0809 | 0708 to 0809 | 5% | 75% | 95% | |
| Item code | Description | \$ | \$ | % | \$ | \$ | \$ | \$ |
| 417 | Filling of root canal | \$198.82 | \$213.12 | 7.19% | \$100.87 | \$240.00 | \$332.00 | \$115.00 |
| 511 | METALLIC RESTORATION - one surface - direct | \$105.83 | \$110.91 | 4.80% | \$65.00 | \$120.67 | \$160.00 | \$58.00 |
| 512 | METALLIC RESTORATION - 2 surfaces - direct | \$129.63 | \$135.65 | 4.64% | \$85.00 | \$150.15 | \$190.00 | \$70.00 |
| 513 | METALLIC RESTORATION - 3 surfaces - direct | \$149.80 | \$157.77 | 5.32% | \$100.00 | \$175.22 | \$220.00 | \$82.00 |
| 522 | ADHESIVE RESTORATION - 2 surfaces - anterior tooth - direct | \$136.97 | \$143.70 | 4.91% | \$80.54 | \$159.00 | \$206.80 | \$74.00 |
| 523 | ADHESIVE RESTORATION - 3 surfaces - anterior tooth - direct | \$155.70 | \$163.47 | 4.99% | \$95.00 | \$181.16 | \$248.00 | \$86.00 |
| 531 | Adhesive restoration 1 surface, posterior tooth | \$117.43 | \$124.58 | 6.09% | \$62.00 | \$140.92 | \$185.00 | \$63.00 |
| 532 | Adhesive restoration 2 surfaces, posterior tooth | \$150.08 | \$158.62 | 5.69% | \$90.00 | \$176.00 | \$236.00 | \$82.00 |
| 533 | Adhesive restoration 3 + surfaces, posterior tooth | \$173.71 | \$183.15 | 5.44% | \$100.00 | \$200.80 | \$280.00 | \$93.00 |
| 615 | Full crown - veneered - direct | \$1,227.33 | \$1,286.87 | 4.85% | \$700.00 | \$1451.00 | \$1,860.00 | \$525.00 |

HCF Dental Centres

If you are an HCF Group member with ancillary or 'extras' cover, you can go to one of HCF's Dental Centres for care from our own dental professionals:

The following diagnostic, preventative and simple restorative services are provided by our dentists at no-gap* to our members

| Description of Service | |
|---|---|
| Clinical examinations, including emergencies | Fabrication & issuing of mouthguards (2 per year) |
| Routine consultations | Clinical fissure sealing of teeth |
| Routine small dental x-rays taken in the surgery | Simple single-surface filling |
| Panoramic x-rays of the teeth and jaws | Temporary fillings placed as a clinical procedure |
| Testing to check the health of the nerve in teeth | Clinical testing for risk of tooth decay |
| Routine cleaning and scaling of teeth | Clinical application of concentrated fluoride |
| Routine application of remineralising agents (fluoride) | Clinical treatment of sensitive teeth (not by fillings) |
| Instruction in the correct methods of oral hygiene | |

*subject to product limits, for treatment by general dentists (not specialists)



Over 80,000 HCF members visited the Dental Centres in 2008. Our 93 surgeries are staffed by 122 dentists credentialed to provide the highest level of dental care. The HCF Dental Centre Network is accredited by the Australian Healthcare Standards (ACHS).

HCF Oral Health Program

The HCF Oral Health Program promotes good oral health for HCF members by eliminating the gap on preventative and diagnostic dental care.

Over 2,300 dentists in regional NSW, Victoria, Queensland and South Australia participate in the HCF Oral Health Program. On average 16,600 'no-gap' services through the HCF Oral Health Program were provided to HCF members each month in FY0809.

Optical

What you can expect to pay for your spectacles and lenses

This section provides information on charges for frames, contact lenses and other lenses.

It is important to note that the prices of some products, especially frames, reflect members' choices. For example, a member may select spectacle frames with no out-of-pocket expense, or they may choose "designer" frames that cost significantly more. Out-of-pocket expenses depend very much on your choice of frames and lenses.

- Retail optical dispensers' charges amounted to \$83 million in FY0809, an increase of 6.4% over the previous year (not adjusted for membership changes).

Key findings

- On average, the charge for a pair of single vision lens rose 0.9% to \$119.14. The average gap expense to an HCF member with Multicover was \$29.14.

HCF Eyecare Centres

We have seven centres co-located with HCF dental clinics. These are owned and managed by Eyecare Holdings Pty Ltd under a franchise from HCF. They provide our members with high quality optical care from qualified optometrists using modern equipment. The average gap expense for members using these centres was similar to those using private optical outlets.

Average charges for a selection of frequently claimed optical items

(before benefit entitlements)

| Optical | | Average Charge (FY) | | Variance 0708 to 0809 | FY0809 percentiles | | | Eyecare Centre Average Charge | Benefit under Multicover |
|--------------|----------------------------------|---------------------|----------|-----------------------------|--------------------|----------|----------|--|--------------------------------|
| | | 0708 | 0809 | | 5% | 75% | 95% | | |
| Item code | Description | \$ | \$ | % | \$ | \$ | \$ | \$ | \$ |
| V110 | Frames | \$197.88 | \$197.01 | -0.44% | \$67.10 | \$250.05 | \$385.00 | \$165.81 | \$84.00 |
| V212 | Lens - single vision - pair | \$118.06 | \$119.14 | 0.91% | \$60.00 | \$138.00 | \$220.00 | \$147.74 | \$90.00 |
| V222 | Single vision - specially worked | \$187.80 | \$186.21 | -0.85% | \$80.00 | \$220.00 | \$340.00 | \$236.57 | \$112.00 |
| V312 | Lens - bifocal - pair | \$191.11 | \$195.37 | 2.23% | \$100.00 | \$240.00 | \$326.00 | \$195.21 | \$110.00 |
| V512 | Lens - progressive lens - pair | \$303.33 | \$316.87 | 4.46% | \$140.65 | \$398.00 | \$561.00 | \$404.27 | \$160.00 |
| V852 | Contact lens - disposable | \$129.56 | \$132.26 | 2.08% | \$50.00 | \$156.00 | \$256.00 | \$126.58 | \$140.00 |

Physiotherapy

What you can expect to pay at the Physiotherapist

This section shows physiotherapists' average charges (excluding physiotherapy as part of hospital treatment) as well as the average number of services provided to members in FY0809.

Key Trends

- Physiotherapists' charges amounted to over \$41 million during FY0809, an increase of 7.9% over FY0708 (not adjusted for membership changes).
- The average charge for a standard consultation rose by \$2.80 to \$58.46 and the average charge for hydrotherapy increased by \$0.23 to \$20.32.

Average charges for physiotherapy items

(before benefit entitlements)

| Physiotherapy | | Average Charge (FY) | | Variance | FY0809 percentiles | | | Benefit under Multicover |
|---------------|-----------------------|---------------------|---------|--------------|--------------------|----------|----------|--------------------------|
| | | 0708 | 0809 | 0708 to 0809 | 5% | 75% | 95% | |
| Item code | Description | \$ | \$ | % | \$ | \$ | \$ | \$ |
| P500 | Initial Consultation | \$62.00 | \$64.76 | 4.46% | \$40.00 | \$71.06 | \$89.00 | \$35.00 |
| P505 | Standard Consultation | \$55.66 | \$58.46 | 5.02% | \$35.00 | \$65.63 | \$77.00 | \$31.00 |
| P509 | Long Consultation | \$82.83 | \$85.56 | 3.29% | \$50.00 | \$100.00 | \$145.00 | \$31.00 |
| P555 | Hydrotherapy | \$20.09 | \$20.32 | 1.17% | \$7.50 | \$30.00 | \$51.50 | \$16.00 |
| P570 | Lymphodema | \$94.00 | \$76.65 | -18.46% | \$40.00 | \$100.00 | \$130.00 | \$31.00 |
| P560 | Group therapy | \$22.47 | \$23.20 | 3.25% | \$8.26 | \$28.30 | \$40.25 | \$16.00 |

Average Number of Services

The number of treatment sessions per member for Physiotherapy services (item numbers 500, 505, and 514) ranged between 1 and 25. The average was 4.6 services in the year. Most members claiming for physiotherapy had one service and more than 70% of members had between one and five services.

Chiropractic

What you can expect to pay at the Chiropractor

This section gives you an indication of chiropractors' charges as well as the average number of services provided to members.

Key trends

- Chiropractors charged HCF members a total of \$37 million during FY0809, an increase of 8.8% on FY0708 (not adjusted for membership changes).



Average charges for chiropractic items

(before benefit entitlements)

| Chiropractic | | Average Charge (FY) | | Variance 0708 to 0809 | FY0809 percentiles | | | Benefit under Multicover |
|--------------|----------------------------------|---------------------|---------|-----------------------------|--------------------|----------|----------|--------------------------------|
| | | 0708 | 0809 | | 5% | 75% | 95% | |
| Item code | Description | \$ | \$ | % | \$ | \$ | \$ | \$ |
| C1001 | Initial Consultation | \$49.61 | \$51.16 | 3.13% | \$30.00 | \$57.00 | \$81.00 | \$30.00 |
| C1002 | Initial Consultation / treatment | \$58.55 | \$54.16 | -7.49% | \$29.87 | \$65.00 | \$130.00 | \$30.00 |
| C1005 | Standard consultation | \$48.55 | \$52.62 | 8.39% | \$28.50 | \$58.70 | \$65.00 | \$28.00 |
| C1006 | Long consultation | \$52.08 | \$56.77 | 9.00% | \$40.00 | \$67.00 | \$80.00 | \$28.00 |
| C1100 | Total X-Ray | \$82.91 | \$82.11 | -0.96% | \$25.00 | \$115.00 | \$180.00 | \$50.00 |
| C1001 | Initial Consultation | \$49.61 | \$51.16 | 3.13% | \$30.00 | \$57.00 | \$81.00 | \$30.00 |

Average Number of Services

The number of treatment sessions per member (item numbers C1001, C1002, C1004, C1005, and C1006) ranged between 1 and 38. The majority of members undertaking chiropractic treatment had six treatments or less.

Osteopathy

What you can expect to pay for Osteopathy

This section gives you an indication of osteopaths' charges as well as the average number of services provided to members.

Key trends

Osteopathy charged HCF members a total of \$7.7 million during FY0809, an increase of 1.1 million from FY0708 (not adjusted for membership changes).

Average charges for osteopathy items

(before benefit entitlements)

| Osteopathic | | Average Charge (FY) | | Variance 0708 to 0809 | FY0809 percentiles | | | Benefit under Multicover |
|--------------|--|---------------------|---------|-----------------------------|--------------------|----------|----------|--------------------------------|
| | | 0708 | 0809 | | 5% | 75% | 95% | |
| Item code | Description | \$ | \$ | % | \$ | \$ | \$ | \$ |
| C1804 | First consultation/examination/treatment | \$71.90 | \$73.47 | 2.19% | \$50.00 | \$110.00 | \$148.00 | \$30.00 |
| C1802 | Standard consultation | \$72.75 | \$71.24 | -2.07% | \$43.00 | \$110.00 | \$150.00 | \$28.00 |
| C1803 | Long consultation | \$69.70 | \$71.02 | 1.90% | \$35.00 | \$90.00 | \$110.00 | \$28.00 |

Average Number of Services

The number of treatment sessions per member for Osteopathy (item numbers 1801, 1802, 1803 and 1804) ranged between 1 and 17. The average was 4 sessions. The largest proportion of members claiming for osteopathy had one treatment, with over 70% of members having four treatments or less.