




▶ PRIVATE HEALTH INSURANCE
MATTERS by Dr Tim Elliott

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DEMYSTEFIED



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2011

Skin focus

Private Health Insurance

Matters by Dr Tim Elliott

Most of us readily insure our worldly possessions and don't really give this much thought. We just do it; really it's a no brainer. But when it comes to insuring our health we seem to have a different attitude. In reality, our health is the most important thing we have and it is crazy not to regard health insurance as the most important insurance to possess.

I repeatedly hear people say "but I don't get anything for the insurance I pay" or "I never use my insurance". This may be true, but what this means is you are not getting sick or injured – you're healthy, and this is good.

It is important to commence health insurance when you are relatively young and healthy. Once you begin to develop medical conditions, you may not be eligible for insurance or certain conditions will be excluded from your cover or you may have to pay much larger premiums. Once insurance is granted to you it cannot be withdrawn at a later date, regardless of what transpires with your health.

One of the biggest concerns I hear from insured patients is the fact that they still have gaps, often significant, to pay.

This is due to the fact that so many people are not insured. If 80-90% of the population were insured, gaps would be eliminated or at least substantially reduced. The reason motor vehicle insurance works so well is that virtually everybody is insured, so that at a given point in time, proportionately few claims are being made.

Don't assume, if you choose to forgo private health insurance that the public hospital system will automatically look after you. It is true that you will be attended to in a real emergency, but what the public system defines as an emergency may be quite different to your definition. The public health system is under great stress due to deficient government spending and waiting times for non-urgent surgery are always on the rise. It is likely that access to the public hospitals will be significantly curtailed as years go by, making it more important than ever to ensure you have private health cover.

Unfortunately, governments don't make it easy for individuals to secure private health cover. We feel that the ability to purchase Gap Cover (a product previously available) and the provision of proper tax deductibility of private health cover would be sensible mechanisms which would drive many more Australians into private insurance.

When taking out a private health insurance policy it is essential to know what you are being covered for. So, ask questions, read the fine print and obtain written down information. For example, some of our patients, insured with Medibank Private, have opted for a product which excludes "Plastic & Reconstructive Surgery". Not unreasonably, these patients interpreted this to mean cosmetic surgery, but were not covered for reconstruction following excision of common skin cancers. So, they faced a farcical situation of being covered for the excision of the cancer but not for the "patching up" of their wound (reconstructive surgery). So my advice is as follows:-

- ◆ Take out (or retain) your private health cover.
- ◆ Know what you're being covered for - ask questions and make sure you are covered for what you want to be covered for.
- ◆ Talk to your friends, family and colleagues and explain to them the importance of ensuring that the majority of us take up private health insurance.
- ◆ You really can't afford not to be covered.



Feedback –

We are always very interested to hear of your experience with our practice, or you may have a request for future newsletters. We do listen and act. Feel free to contact Julie Wren Practice Manager 9367 6777 or juliew@perthskincancer.com.au



"Wrinkles should merely indicate where smiles have been".—Mark Twain

If it were only that simple.....

Wrinkles are the result of many factors;

- ◆ Sun exposure
- ◆ Genetics
- ◆ Facial expressions
- ◆ Smoking
- ◆ Even sleeping on one side of your face

Wrinkles fall into two categories-

- ◆ "Dynamic wrinkles" caused by muscle contraction e.g. smiling or frowning.
- ◆ "Static wrinkles" associated with changes in the skin itself as it matures.

Genetics and age cause a few important wrinkle fighters to diminish over time including;

- ◆ Collagen and elastin : (proteins that provide strength and flexibility)
- ◆ Hyaluronic acid (a gel that helps moisturise your skin)
- ◆ The thin layer of fat directly beneath the skin

⇒ ADD GRAVITY and the skin doesn't have much choice but to sag and wrinkle

Sorry everyone, no over the counter wrinkle cream has been found to have any really substantial or lasting clinical results.



What you can do...

- ◆ Prevention
 - ⇒ Wear sunscreen
 - ⇒ Don't smoke
- ◆ Appearance reduction
 - ⇒ Hydrate: use a moisturising soap to clean your face, then apply an emollient moisturiser.
 - ⇒ Try antioxidant (mop up damaging free radicals in skin cells.)
 - ⇒ **Wrinkle relaxers (Botulinum toxin or Botox):** is a genetically engineered product that causes muscle relaxation and so reduces lines. The most commonly injected areas are crows feet, frown lines, forehead lines and bunny lines. Bunny lines are on the sides of the nose, and are sometimes called wolf lines! Most people prefer a natural look rather than the expressionless look that comes with higher doses of Botox. Discussion with your injector before and will ensure you achieve the effect you want. Don't be tempted by discount offers – cheaper treatments usually mean less botox for your money.
 - ⇒ **Fillers:** Fillers have many uses in the rejuvenation of the face, the most obvious one being to smooth out the static wrinkles, but they may also be used to rehydrate the skin and to build up areas that have lost volume in the process of aging- for example the cheekbones, temples and lips. Treatments should aim to have

you looking like a younger version of yourself rather than like someone else, so again a full discussion with your doctor prior to treatment is essential.

We recommend using Hyaluronic acid (Restylane and Juvederm) fillers -a "natural" filler which is most commonly used because of its effectiveness and excellent safety profile. These last from 4 to 12 months.

Getting really serious about banishing wrinkles?

Consider CO₂ Laser Ultrapulse treatment-

The gold standard in traditional laser resurfacing and in fractionated laser resurfacing with over 90 references in published scientific articles. This treatment has the advantage over the injectable treatments of much longer lasting results. It works to:

⇒ Replace "old" skin with new to **reduce pigmentation, sun damage, fine lines**

⇒ Stimulates collagen to **tighten, firm, improve tone and texture, reduce deep lines, improve scarring- acne/trauma/surgical**

Its two modes Deep FX and Active FX target different layers of the skin for maximum effect.

CO₂ is most commonly used on the face, but can also be used on necks, décolletage and backs of hands.

I am interested in what I have just read, but what is right for me?

A consultation with Dr Alexandra Bossoff will provide you with a rejuvenation plan. Most commonly there is no single "fix" but a combination of possible treatments and it is a matter of considering other factors such as down time, costs and the procedure itself. After the consultation, you will have all the information you need to make the decision that is best for you.

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Daffodil Day 2011--- Fri Aug 26th 2011

This year marked the 25th anniversary of Daffodil Day in Australia, the largest National fundraising day in the Southern Hemisphere. The Daffodil is the international symbol of hope for all touched by cancer. It's hard to resist the bunches of bright yellow daffodils and other merchandise on sale during the week.

The Cancer Council undertakes a broad range of activities- from being the leading independent funders of cancer research through to patient support, prevention, advocacy and a trusted point of contact for over 100,000 Australians per year.

We at South Perth Specialist Skin Cancer Centre and Skin Search showed our support during the week leading up to do Daffodil Day, with fresh daffodils, badges and Daffodil Day T-shirts, worn by the reception staff.

Be SunSmart® and always remember to Slip, Slap, Slap, Seek, Slide!

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