

Southern Cross Pulse Report

Welcome to the third edition of the **Southern Cross Pulse Report**: a high level, by-the-numbers, update on Southern Cross businesses over the past six months. This report covers **1 April 2019 to 30 September 2019**.

Should you have any queries, please contact: alaina.mcgregor@southerncross.co.nz or 022 191 0760

Health Society

872,460 members*

89c paid in claims for every \$1 received in premiums**

\$598.6m in total claims, including for:

- **130,330** surgical procedures
- **390,179** GP visits
- **255,906** specialist consults
- **366,148** prescriptions

Top three specialties by cost:

1. Orthopaedic – \$114.7m
2. General Surgery – \$103.2m
3. Imaging & Tests – \$61.1m

Top three highest claims by cost:

1. \$157,531 – Tracheostomy
2. \$142,705 – Tracheostomy
3. \$142,113 – Spinal fusion

Top three most common surgical procedures claimed for:

1. Skin lesion excision (including biopsy and freezing) – 32,307
2. Colonoscopy – 11,498
3. Nasendoscopy (nose and throat) – 4,874

357,902 members registered to **My Southern Cross***

Oldest member – **103 years**

Southern Cross Medical Library

An online medical library covering a broad range of health topics and conditions, written in plain English, for consumers.

1.97 million total visits

Top five most visited pages in the medical library:

- Bronchitis – 99,000
- Sinusitis – 65,000
- Tonsillitis – 67,000
- Menopause – 60,000
- Strep throat – 66,000

Health Trust

Provided funding for Wāhine Connect, a charity that supports women working in medicine and health through a national mentoring network.

Charitable surgeries funded:

- 10 orthopaedic surgeries
- 5 gynaecology surgeries
- 7 general surgeries
- 3 ophthalmology surgeries

Charitable surgeries are provided to people not able to be seen in the public system within an appropriate time frame who cannot fund the surgery themselves.

Hospitals

14,862 day patients

11,967 inpatients

26,829 total patients

Youngest patient – **3 months**

Oldest patient – **97 years**

26,547 total theatre hours

1,029 surgeons and anaesthetists credentialed*

Travel Insurance

214,954 New Zealand travellers covered

Some example claims:

- A New Zealand customer suffered a fractured hip in Israel leading to an extended hospital admission. They were then repatriated to NZ. Claim paid: **\$315,000**
- A New Zealand customer on a cruise ship in Alaska suffered several medical conditions including a heart attack, got transferred via air ambulance to Seattle, then repatriated to NZ. Claim paid: **\$304,000**
- An international student in NZ was diagnosed with breast cancer. The case is ongoing and the treatment plan is still being finalised. Claim paid: **\$157,500 (est.)**
- A New Zealand customer visiting the US was admitted to hospital after falling and fracturing her hip. She was escorted home to NZ. Claim paid: **\$139,000**

Pet Insurance

34,662 pets insured* (67% dogs and 33% cats)

15,451 claims received and **\$5.98m** paid in claims

Some example claims:

- A Labrador ate a pin cushion complete with pins while its owner was sewing and had to be taken to the vet for treatment. Claim paid: **\$2,786**
- A Persian cat was taken to the vet for hypothermia after being chased by another cat and falling into a pool. Claim paid: **\$1,034**

Southern Cross is a group of businesses focused on the health and wellbeing of New Zealanders.

Our range of services, not-for-profit ethos, size and experience enable the best possible value for the one million or so New Zealanders who interact with us as members, patients and customers each year.

Southern Cross first opened for business in 1961, introducing health insurance to New Zealanders and laying the foundations for one of the country's most enduring, best known and trusted brands.

Southern Cross' founders strongly believed New Zealanders should have on-going access to private healthcare options. Today, Southern Cross is a cornerstone of the non-Government healthcare system, focused on advancing the health and wellbeing of New Zealanders.

- [Southern Cross Health Society](#) is New Zealand's leading health insurance business with [871,000 members, around one in five Kiwis](#). Last year it funded more than [\\$960m in health care services*](#) including more than 250,000 elective surgeries. New Zealand businesses can also opt to purchase our workplace wellness services.



- [Southern Cross Hospitals](#) is the largest network of private surgical hospitals in the country, in 2018 providing elective surgery, high-end diagnostics and cancer treatment to [78,000 patients at its 20 wholly owned or joint venture hospitals and medical facilities](#) around the country.



That includes insurance-funded, ACC, DHB and self-paying patients. Around [1000 surgeons and anaesthetists](#) are credentialed to practice within our facilities.

- Other Southern Cross businesses provide complementary financial services: [Southern Cross Travel Insurance](#) was established in 1982 primarily to address New Zealanders' apprehensions about the cost of becoming ill or injured while abroad — it now insures [300,000 Kiwis](#) each year. [Southern Cross Pet Insurance](#) funds healthcare for four-legged family members and now insures more than 34,000 cats and dogs. [Southern Cross Life Insurance](#) was launched in 2016.

Not-for-profit. For good.

Southern Cross Health Society (the health insurance business) is a not-for-profit Friendly Society. As such, it's distinct from most other New Zealand health insurers.

All money paid to the Society in premiums is used for the benefit of members. Any financial surpluses – after paying claims and overheads - are used to reduce future premiums, enhance benefits or bolster reserves. We have no shareholders; members' money isn't used to pay dividends.

Southern Cross Health Trust (owner of the hospitals, travel insurance and pet insurance businesses) is a charitable trust.

Profits from Trust businesses are reinvested back into the Trust for the benefit of all New Zealanders — partnering with other charitable organisations, enhancing facilities, investing in technology, training staff, and ensuring patients receive world-class care.

The [Trust's charitable activities](#) include making its hospitals' facilities, medical supplies and theatre staff available free of charge for charitable surgeries; funding a free mobile dental clinic that operates in the upper North Island; and supporting organisations like the New Zealand Dental Association, Wāhine Connect, and cancer support group Sweet Louise.