

Southern Cross Pulse Report

Welcome to the second 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 October 2018 to 31 March 2019**.

Should you have any queries, please contact: campbell.gibson@southerncross.co.nz or 09 925 6404

Health Society

870,584 members*

92c paid in claims for every \$1 received in premiums

\$544.1m in total claims, including for:

- **122,877** surgical procedures
- **353,749** GP visits
- **246,857** specialist consults
- **301,507** prescriptions

Top three specialties by cost:

1. Orthopaedic – \$101m
2. General Surgery – \$88.5m
3. Imaging & Tests – \$55m

Top three highest claims by cost:

1. \$165,222 – gastrectomy
2. \$128,958 – spinal fusion
3. \$128,201 – spinal fusion

Top three most common surgical procedures claimed for:

1. Skin lesion excision (including biopsy and freezing) – 31,498
2. Colonoscopy – 10,169
3. Nasendoscopy (nose and throat) – 4,622

297,942 members registered to **My Southern Cross***

Oldest member – **107 years**

Southern Cross Medical Library

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

1.86 million total visits

Top five most visited pages in the medical library:

- Bronchitis – 132,000
- Strep throat – 80,000
- Tonsillitis – 115,000
- Ear infection – 75,000
- Sinusitis- 104,000

Health Trust

Revive a Smile, a mobile dental bus funded by the Health Trust, performed 883 procedures on at-need Kiwis in Auckland and the Waikato from September to December 2018.

Charitable surgeries funded:

- 18 orthopaedic surgeries
- 7 general surgeries
- 4 oncology surgeries

Hospitals

13,480 day patients

10,776 inpatients

24,256 total patients

Youngest patient – **5 months**

Oldest patient – **98 years**

27,976 total theatre hours

1,069 surgeons and anaesthetists credentialed*

Pet Insurance

31,490 pets insured* (67% dogs and 33% cats)

13,805 claims received and **\$4.7m** paid in claims

Some example claims:

- A Labrador underwent surgery to remove two socks from its stomach – the third sock eating incident in three years for the hungry pet. Claim paid: **\$2,230**
- A Labrador Cross had spinal surgery to remove bone fragments and stabilise its spine after injuring itself while stuck in a fence. Claim paid: **\$6,152**

Travel

217,876 New Zealand travellers covered

Some example claims:

- A New Zealand customer was hospitalised for cardiac arrest while working in the USA. Claim paid: **\$215,000 (est.)**
- A customer visiting New Zealand from overseas was treated in hospital for severe breathing problems, an acute kidney injury and cardiac arrest. Claim paid: **\$100,000**
- A New Zealand customer required medical treatment after stepping on a sea urchin in Hawaii, USA. Claim paid: **\$5,600**
- An Australian customer visiting South Africa accidentally ran into a door and broke their nose while trying to prevent a snake from entering their accommodation. Claim paid: **\$3,800**

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 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.

- The [Southern Cross Health Society](#) is New Zealand's leading health insurance business with [870,000 members, around 1 in 5 Kiwis](#). Last year it funded more than [\\$900m of health care services](#) including more than 230,000 elective surgeries. It also provides workplace wellness services to many New Zealand businesses.



- [Southern Cross Hospitals](#) is the largest network of private surgical hospitals in the country, last year 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](#) right 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 27,000 cats and dogs. [Southern Cross Life Insurance](#) was launched in 2016.

*Based on Health Funds Association of New Zealand data.

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 and cancer support group Sweet Louise.