

Healthy People

SPRING 2015

Welcome to Healthy People, the newsletter for administrators of Southern Cross Health Society work schemes.



Peter Tynan, Southern Cross
Health Society CEO

CEO Peter Tynan explains the Affordable Healthcare Bill

The Affordable Healthcare Bill – what do you need to know?

Parliament is preparing to debate the **Affordable Healthcare Bill**. I wanted you to be aware of the Bill's benefits and give you information should you wish to support it.

The Bill aims to reduce the burden on the public health system. It proposes changes that will help more people gain (and maintain) access to private healthcare, including those aged 65 and over, employers, employees, and migrants who are parents of New Zealand residents.

As a not-for-profit health insurer, we support any initiative that affords more New Zealanders the best possible quality of life.

Fringe Benefit Tax (FBT) changes

The Bill proposes that fringe benefit tax (FBT) is removed from health insurance to incentivise employers to include it in a salary package.

As you'll know, employers are currently penalised with additional tax payments via FBT for looking after the wellbeing of their employees and contributing to a healthier workforce.

Research shows that if FBT on health insurance were removed, more employers would provide this benefit. The removal of FBT on health insurance would then align with the current tax treatment of accident insurance (ACC) - which has no FBT applied.

For the same reason it's important to get those with injuries back to work promptly, it's equally important

that those with illness should receive prompt medical treatment. This doesn't happen with public waiting lists.

The Affordable Healthcare Bill makes economic sense because:

- a faster return to work from illness results in higher productivity and savings for businesses
- there will be direct savings to the public health system.

What else does the Affordable Healthcare Bill propose?

1. That the Government provides people over 65 with a 25% health insurance premium rebate, up to the value of \$500 a year.
2. That parent category migrants are required to have health insurance when they arrive in New Zealand, and maintain it for 10 years.

Have your say

To further this Bill through Parliament, it needs to be voted on by MPs. It makes a real difference when individuals contact elected representatives – so if this is something you'd like to see become law, we encourage you to email Minister of Health Hon Dr Jonathan Coleman at jonathan.coleman@parliament.govt.nz and your local MP by visiting parliament.nz/en-nz/mp/mps/current.

More information

65 plus

Currently over a third of public health spending is for people aged 65 and over. As the population ages and there are proportionally more elderly, costs will continue to rise.

This age group however, have reduced disposable income, and many find health insurance cover beyond their budget – at the time when they need access to the widest possible range of healthcare services.

Those with health insurance rely heavily on it to access treatments to help keep fit and active. Taking this level of personal responsibility also means savings for the public health system.

Helping ageing New Zealanders makes sense economically.

Parent category migrants

A policy that is common place in other countries, this change would provide the more than 5,000 parent migrants entering New Zealand each year a good healthcare pathway at a time in their lives when they need it most.



Hosts Miriama Kamo and Michael Van de Elzen

Kiwi Living

Southern Cross is a proud partner of TVNZ's new show, **Kiwi Living**, with the aim of improving the health and wellbeing of New Zealanders.

As part of Kiwi Living, on 7 August, we launched the Southern Cross 'get out there' challenges to help motivate kiwis to get active, get healthy and get out there.

Over the next 12 weeks, Kiwi Living co-host and Health and Fitness Consultant, Lee-Anne Wann will take viewers through eight different challenges, including exercise, nutrition and mindfulness designed to get them started on a pathway to a healthier life!

It's not bootcamp – the challenges are simple and there's something for everyone! The challenge for each week will be announced every Friday on the Kiwi Living show.

Sign up and be in to win!

Encourage your employees to sign up to the challenges and they'll receive weekly health and fitness tips to keep motivated. Everyone who signs up for the challenges goes into the draw to win weekly prizes of Fitbits. They can sign up at southerncrosschallenge.co.nz.

My Southern Cross

Making insurance easier

Gone are the days of filling in and posting forms when making an insurance claim thanks to My Southern Cross – our online service that makes managing your health insurance faster, easier and trackable.

- ✓ Claim online
- ✓ Apply for prior approval
- ✓ View your balance
- ✓ Turn off paper
- ✓ Update your details
- ✓ Set up or change a direct debit

Signing up is easy

To register, go to mysoutherncross.co.nz

What you need

- Your Member card number or Policy/Membership number
- An email address or phone number that matches our records.

Annual report 2015

To read Southern Cross' full 2015 annual report go to southerncross.co.nz/about-the-group/annual-reports.

Highlights

811,462 members

61% of the health insurance market; that's nearly **1 in 5 New Zealanders**.



For every dollar you paid to us in premiums we paid out an **industry leading 90.2 cents in claims**.

We pay **73% of the country's health insurance claims**.



Affiliated Providers

1,266 healthcare providers across **20** specialties accounting for around **45%** of all claims costs.

Southern Cross' ACC review service

Financial year	Members assisted	Amount recovered
2010/2011	355	\$3.7m
2011/2012	438	\$4.5m
2012/2013	394	\$3.8m
2013/2014	319	\$4.5m
2014/2015	294	\$4.8m



Top 5 claims by cost

1	Hip replacement	\$38,505,600
2	Knee replacement	\$36,870,600
3	Colonoscopy	\$31,137,300
4	Skin procedure	\$28,399,200
5	Cataracts	\$26,046,000



Case study: A partnership with benefits

The partnership of Unison Networks and Southern Cross includes a conversation that's not about health insurance.

Based in Hastings, Unison runs the electricity network serving Hawke's Bay, Taupo and Rotorua. As a committed employer of choice, the company established a health and wellness programme to enhance employee engagement, and has now become a values-driven organisation. Southern Cross has been there from the start, offering health insurance to Unison employees and now, making a contribution to the company's new strategic direction.

Stepping things up a notch

Southern Cross's relationship with Unison started with a voluntary work insurance scheme. In 2008, Unison launched its 'Switched On To Health' wellbeing programme.

"We knew that to attract and retain good people we needed an appealing employment package," says HR Manager Michelle Lyes. "So we decided to offer fully subsidised health insurance."

All staff are now on Southern Cross's Wellbeing One plan, covering surgical treatment, related expenses and cancer care. Family members can also sign up at a discounted rate.

"Switched On To Health' had an immediate impact," says Michelle. "We received very positive feedback, and our 2010 survey showed a 7% rise in staff wellbeing."

The programme has since expanded to include free flu vaccinations and health checks, and subsidies for health services and gym memberships. Unison has a Wellbeing Committee, which organises regular initiatives, including sun awareness, nutrition, and men's and women's health.

"Switched On To Health' had an immediate impact, we received very positive feedback and our 2010 survey showed a 7% rise in staff wellbeing."

– HR Manager Michelle Lyes

Employee engagement continues to improve, with a 4.5% increase between 2011 and 2013. Unison's staff retention rate is well above the national and industry average, with significant reductions in workplace injuries.

A rewarding partnership

Michelle Lyes says the relationship with Southern Cross was successful from the start.

"People get the surgery they need quickly," she says. "It gives them peace of mind, and they feel valued and supported. We benefit from having them back at work after prompt treatment."

Michelle praises Southern Cross's service. "We don't have to worry about a thing," she says. "We have an account manager who visits regularly and introduces new employees to the plan, which saves us a lot of work."

Sharing ideas and expertise

The partnership took a new direction in 2013, when Unison looked at becoming a values-based organisation.

"We made progress, but we wanted to move from good to great," says Michelle.

"I knew that Southern Cross had successfully introduced values into their organisation, and they generously offered to share their experience."

"We were happy to help," says Craig Wagstaff, Southern Cross's National Sales Manager – Corporate Sales. "Unison is a valued business partner, and we wanted to give something back, on a very practical level."

More than a year later, the two organisations continue to touch base. "They check in regularly to see how we're doing and offer advice," says Michelle. "It's another example of the support that Southern Cross has given us. It's a very positive relationship, one that we truly appreciate."

To find out how a health or wellness programme could help your organisation, call **0800 323 555** or email healthybusiness@southerncross.co.nz.

To read more case studies visit southerncross.co.nz/business-case-studies

Book an eye test now

OPSM offers all Southern Cross members a free eye check every two years and a 15%* discount on a range of prescription glasses and sunglasses.

Eye health is important for all of us!

Get your kids involved with Penny the Pirate – the world's first children's book and app to help parents check their children's vision at home.

Pick up your free copy of Penny the Pirate when you book your complimentary eye test from OPSM stores nationally.

To book an eye test now, visit opsm.co.nz/book-an-eye-test

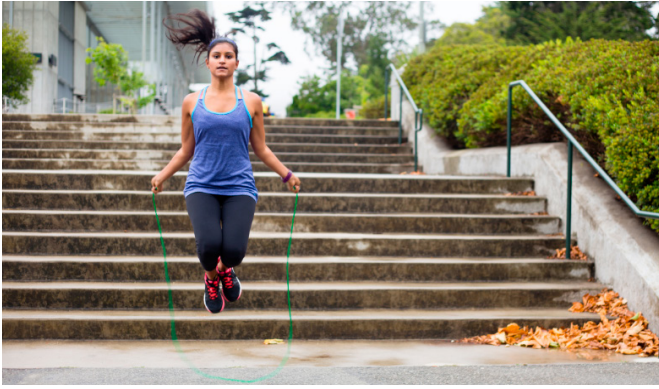


We want to help your team have healthier eyes!

Our Let's get healthier eyes engagement toolkit is a fun way to show your employees you care about their health and help them to look after their vision. Engagement toolkits are a Southern Cross initiative designed to help you increase employee engagement.

Book the healthier eyes experience for your team today!

*Terms, conditions, exclusions and availability periods apply. Please see memberupdate.co.nz/offers for details



Changing the world, one step at a time

Turning fitness into a competition is nothing new. Gyms thrive on a sense of rivalry – driving people to stay longer, run faster, lift more, and be the best. Fitness trackers, the latest exercise trend, take that sense of competition a step further and pits users against, well, themselves.

What is a fitness tracker and what can they do?

One of the first well-known trackers was the Fitbit, a wristband that tracks exercise, food, weight, sleep and steps, letting the user know when they've reached certain milestones – 10,000 steps is usually set as a daily goal.

Some devices just track steps, calories and distance, while others track practically everything – right down to your sleep patterns and heart rate. But they're all designed to measure activity, monitor patterns, and ultimately change habits. They also let users share their progress on social media – adding another element of competition. They can make a real difference to your health, especially when they're linked with a healthy eating app.

Fitness trackers in the workplace

In fact, many workplaces – including Southern Cross – now use fitness trackers to promote health and wellbeing for their staff. Staff upload their data to a company profile through an app. The collective data can be used in lots of different ways – to push friendly competition between teams, to look at trends, and even to see how seasons and events change exercise patterns.

As a group, the Southern Cross team has 'walked to the moon'. That's a lot of steps. The trackers are used for friendly team challenges and to encourage healthy choices – like using the stairs instead of the lift, or walking to that meeting rather than driving. It's about promoting healthy habits, not trying to change people all at once.

Combining technology, social media, competition, and our endless quest for better health, fitness trackers are a unique and powerful health promotion tool. No wonder everyone's wearing one.

If you are considering using fitness trackers in your workplace and want to know more about it, email healthybusiness@southerncross.co.nz for tips and information.

Good gut health and the role of probiotics

The bacteria in your body outnumber your cells by 20 to 1.

Although the mention of 'bacteria' conjures up disease for many of us, they're actually a very important part of our bodies. Friendly microbes play a big part in our overall health, and we wouldn't survive without them.

Beneficial bacteria living in our gut fight against harmful bacteria, aid bowel function and support general health. They improve our immune system, digestion, and production of fatty acids and essential vitamins.

With our modern diets of sugars and processed foods, we don't have the variety of healthy bacteria in our systems that our ancestors had. But we can change that, and it doesn't need to be expensive.

The ideal balance of healthy bacteria can be achieved by eating a varied and healthy diet, including cultured or fermented foods. Kimchi and kombucha aren't just for super-healthy-raw-food types; they're actually great for improving gut health. Try including natural yoghurts, sourdough bread, pickles and other preserved fruits and vegetables to your diet to make sure you're getting a good variety of healthy bacteria.

Although the mention of 'bacteria' conjures up disease for many of us, they're actually a very important part of our bodies. Friendly microbes play a big part in our overall health, and we wouldn't survive without them.

Probiotics can increase healthy bacteria. Although they aren't a complete solution, here are a few examples of when they can be helpful.

- When taking an antibiotic, a probiotic can help maintain higher levels of good bacteria in your gut, and prevent antibiotic-associated diarrhoea.
- For colds and flu, probiotics can help reduce the severity of symptoms.
- Use probiotics as a treatment and preventative measure for IBS, diarrhoea, bloating and other functional gut disorders. There's some evidence that probiotics can relieve inflammatory gut diseases like Crohns and Ulcerative Colitis.

Be aware that probiotics are strain specific. This means the type of probiotic bacteria targets a specific area of your gut to have a beneficial effect. That's why it can be difficult to choose the right probiotic for your symptoms, as a broad spectrum product won't suit everyone.

If you need help selecting the best probiotic for you, or you want cultured or fermented foods in your diet, talk it over with a professional.

Warm recipes

by Claire Turnbull

Spring is here but it's still chilly out there! Here are a couple of recipes to help you get through the last of the cold nights.

One super important thing to keep up with in cold weather is eating plenty of veggies. Below are two great recipes to help you do that. Keeping your iron up is great for the immune system and casseroles are a perfect way to get a serving of red meat, along with the goodness of veggies. Enjoy!



Green pea power soup (serves 6)

- 1 large onion, finely chopped
- 2 large cloves garlic, crushed
- 2 sticks of celery, diced
- 2 carrots peeled and diced
- 1 1/2 cups red lentils
- 4 cups frozen peas (defrosted)
- 6 cups vegetable or chicken stock
- 2 tsp oil
- 1 tsp chilli powder
- 2 tsp ground cumin
- Black pepper

Heat oil in a large saucepan, add onions and garlic and cook for 4 – 5 minutes until soft. Add celery, carrots, cumin and chilli to the pan and cook for another 4 – 5 minutes.

Add stock and lentils to the pan then bring to the boil and reduce the heat to a simmer. Cook for a further 20 – 25 minutes.

Add the defrosted peas to the pan and cook for another 5 minutes then add extra water if needed. Season with black pepper.

You can enjoy the soup with the vegetables chunky, or blend it up before serving. Serve with a dollop of natural yoghurt or light sour cream.

Top tip!
Ideally, use a homemade stock or if you use ready made, opt for a reduced salt variety.



Beef & chickpea casserole (serves 6)

- 500g beef rump with fat removed and cut into chunks
- 2 tbsp flour
- 1 tbsp oil
- 1 large onion, chopped
- 1 tbsp dried sage, or small handful of fresh sage leaves
- 2 medium carrots, peeled and chopped
- 1 large parsnip, peeled and chopped
- 1/4 pumpkin, peeled and chopped
- 2 400g cans chopped tomatoes
- 2 tbsp tomato paste
- 1 cup reduced salt beef stock
- 1 1/2 cups cooked chickpeas (1x 400g can, drained)
- 1 cup peas
- 2-3 large handfuls spinach
- Zest of 1 large lemon

Coat the beef chunks in the flour and put to one side.

Heat the oil in a large pan and add the onion and sage. Cook over a medium heat for 5 minutes or until onion is soft.

Add the beef to the pan and brown very slightly for a few minutes, then add the carrot, parsnip, pumpkin, canned tomatoes, tomato paste and stock. Bring to the boil, then reduce to a simmer.

Cook over a low heat with a lid on for 1 1/2 – 2 hours or until meat is soft and vegetables are well cooked. Check and stir every 20 minutes or so and add an extra splash of water if needed. Add chickpeas, peas and spinach and cook for another 5 – 10 minutes. Add lemon zest, stir through and serve.

Serve with brown rice, mashed kumara, or mashed beans and lots of green veggies.