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# Bureaucrats push for private insurance to cover GP visits



[Michael Augoustinos \(/author/michael-augoustinos\)](/author/michael-augoustinos) 11 March 2016



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The NSW government is advocating the expansion of private health insurance to GP visits.

In a submission to the federal government's review of the sector, NSW Health argues there is room to expand the role of private health insurance in primary care to improve chronic disease management and keep people out of hospital.

It cites Germany and the Netherlands as examples of countries where private health insurers fund bundled primary and specialist care.

According to the submission, obtained by the Labor opposition under freedom of information laws, the government should consider ways for government subsidies of private health insurance to "best incentivise a comprehensive, integrated approach to healthcare, across hospital and community settings".

The submission acknowledges that the current policy framework does not allow Medicare to be fully substituted by private health insurance.

"Financing a broader range of services may require premium increases or options for individuals to substitute private health insurance for Medicare cover," it says.

Opposition health spokesman Walt Secord says the suggestions would establish a two-tier system, "one for the well-off and another for everyone else".

NSW Health disputes the assertion, [telling Fairfax \(http://www.smh.com.au/national/health/nsw-government-pushes-for-private-insurance-to-cover-gp-visits-20160310-gnfkpi.html\)](http://www.smh.com.au/national/health/nsw-government-pushes-for-private-insurance-to-cover-gp-visits-20160310-gnfkpi.html) that the organisation simply wants the public and private sectors to better coordinate their efforts across primary and secondary care to tackle chronic disease.

The prospect was [first floated in a November questionnaire \(http://www.medicalobserver.com.au/professional-news/surprise-at-proposal-to-let-private-insurers-cover-gp-visits\)](http://www.medicalobserver.com.au/professional-news/surprise-at-proposal-to-let-private-insurers-cover-gp-visits) which asked consumers for their thoughts.

Federal Health Minister Sussan Ley [has since said](#) (<http://www.abc.net.au/7.30/content/2015/s4350095.htm>) that the government will not allow private insurers into GP practices.

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