

2019 NAB/MEDFIN AUSTRALIAN CONSUMER HEALTH SURVEY

HOW AUSTRALIANS VIEW THEIR HEALTH & WHAT THEY REALLY VALUE FROM HEALTH PRACTITIONERS



NAB Behavioural & Industry Economics

August 2019

The 2019 NAB/Medfin Consumer Health Survey provides a unique insight into Australia's health system through the eyes of those who rely upon it - patients. This year, around 1,000 Australians shared their views on their overall health and the ability for the healthcare system to support them now and in the future. Around 80 health practitioners also shared their views. While there are areas of consensus between health providers and consumers, there are also important differences between what practitioners think their patients want and what Australians said they really need and value.

The word "healthy" is difficult to define. It involves a combination of physical, lifestyle, emotional, mental and social aspects of an individual's wellbeing. While Australians and health practitioners are in broad agreement that physical health (absence of disease) and lifestyle contribute most to being "healthy", noticeably more Australians view their mental health as important (particularly young people).

Australians are reasonably positive about their own health, but many (particularly older people) also acknowledge they have a medical condition requiring ongoing treatment/medication. While the incidence of a diagnosed physical condition is more prevalent in older people, mental health conditions are much more common among younger people. Significantly, practitioners believe that for 1 in 2 of their patients, their health conditions could have been prevented through lifestyle, social, emotional or mental changes. When asked which initiatives would help most, practitioners were most supportive of better follow ups for those with mental health problems and reducing children's exposure to "junk food" advertising.

With a large number of Australians requiring ongoing medical support, not surprisingly our interactions with health practitioners is high but varies by type and age - while over 8 in 10 Australians had visited a GP in the past 12 months, only 5 in 10 had visited a dentist. Pharmacies, optometrists and GPs are most accessible, while psychologists/psychiatrists, specialist doctors and public hospitals are relatively less accessible. Of concern, young people - the group most likely to have visited a psychologist/psychiatrist in the past 12 months - also said they had the most difficulty seeing one.

Access to practitioners doesn't appear to be a major issue, but cost is for some people - around 1 in 5 have deferred seeing a health professional or avoided/delayed filling a prescription in the past year because of cost. Some practitioners are viewed as more affordable than others, with GPs the most affordable and psychologists/psychiatrists, dentists and specialist doctors, the least.

Being close to home is paramount for consumers when first selecting a pharmacy and to a lesser extent a GP, optometrist, public hospital and dentist, while referrals/recommendations by another health professional is key when choosing a specialist doctor or psychologist/psychiatrist. Internet searches are not important for any modality. Interestingly, most practitioners (almost 7 in 10) believe their patients first selected them because of a recommendation by family/friends - this is simply not the case. They also believe internet searches play an important role.

For most people, finding a practitioner who explains things easily and listens to them is key, along with being caring and compassionate. While practitioners understand the importance of these factors, there are key areas of misunderstanding - particularly around convenience/accessibility, affordability and friendliness, which are far more important to patients than practitioners recognise.

Privacy and safety/security are also important for Australians. Just over 1 in 5 consumers said they had opted out of the MyHealth record system (even higher for those aged 45-54, but lower for the over 65s). Practitioners also appear to have some concerns about the benefits of the system, with only moderate support that MyHealth could improve health outcomes for their patients and even less enthusiasm about the efficiencies it could bring for their practice.

KEY FINDINGS

PART 1: Our Health

- **What is “healthy”?** We asked Australians and health practitioners to describe their ideal balance to achieve “healthy”. The majority both agreed physical health (absence of disease) was the biggest factor - although practitioners somewhat more than Australians. Both groups also recognised the importance of lifestyle, but noticeably more Australians viewed mental health as a contributor than practitioners. Emotional wellbeing was also considered to be more important for Australians than practitioners.
- **Are we “healthy”?** Australians on average said they were “reasonably” healthy across all aspects of “healthy”. But there were some big differences by age. Over 65s rated their health highest across all aspects of their health, except physical health, where they were lowest of all age groups. It was also very evident how much more positive over 65s were about their mental health than young people aged 18-24.
- **Are we living a healthy lifestyle?** Australians on average believe they’re living “reasonably” healthy lives. Women and men agree, but young people rate their lifestyle health lowest and older Australians highest. The average Australian is also not overly concerned their current lifestyle/unhealthy habits could catch up with them and negatively impact their health in the future. Practitioners agreed with this assessment.
- **How many of Australians have a condition or sickness?** Australians consider themselves “reasonably” healthy. But a large number - over 4 in 10 - also indicated they have a medical condition requiring ongoing treatment/medication (rising to over 7 in 10 over 65s). Around 3 in 10 also reported having a physical illness and 16% a diagnosed mental illness. Whereas a diagnosed physical condition becomes more prevalent as we grow older, diagnosed mental conditions were much more common in the 18-24 age group - an alarming 34%.
- **Could this have been prevented?** Although many people have an ongoing condition requiring treatment or medication, practitioners believe in almost 1 in 2 of these cases it could have been prevented through lifestyle, social, emotional or mental changes. By comparison, only 1 in 5 Australians think they could have prevented their condition this way. Young people (18-24) are most open to this idea, and over 65s the least likely to accept the importance of preventative actions. These results could signal an important attitudinal shift towards preventative health among younger Australians.
- **What health initiatives would help prevent chronic problems?** Over 4 in 10 practitioners cited better follow up for those with mental health problems (44%) and reducing children’s exposure to “junk food” advertising (42%). Other popular initiatives were a “junk food” tax (30%), better counselling on the dangers of over-use of prescription/non-prescription medicines (23%), free annual physicals for adults (23%) and screening for early stages diabetes/chronic kidney disease for over 50s and younger Indigenous Australians (23%).
- **What Australians’ believe are the biggest health-related issues we face today and in 10 years’ time?** Cancer is the number one issue today according to 6 in 10 people, followed by heart diseases/heart attack (51%) and obesity (51%). Mental health (31%) and diabetes (28%) are also significant. But they expect some progress on Cancer (56%) in the next 10 years (56%), although it still be our biggest health challenge. No progress is expected on Obesity (52%), which is expected to overtake heart disease/heart attack (43%) as the second biggest health challenge. Mental health is expected to be more prevalent (34%). The prevalence of Dementia, Alzheimer’s and age-related diseases (11%) is also expected rise as our population ages.

PART 2: Our Health System

- **How often do we interact with health practitioners?** The role of GPs as gatekeepers to our health is highlighted by the fact over 8 in 10 Australians visited a GP in the last 12 months. Perhaps not surprisingly given the linkages with GPs, the next most common interaction with a health professional was a pharmacy (77%). Of concern, only 54% visited a dentist in the past 12 months, suggesting many people may be neglecting their dental health given the importance of regular check-ups. The least frequently seen health practitioners were chiropractors/osteopaths and psychologists/psychiatrists (12%). Very few people said they were unable to see their chosen practitioner over the past 12 months.
- **How easy was it to see a health practitioner?** When asked to score out of 10 how easy it was to see a health practitioner, Australians said pharmacies (8.9), optometrists (8.6) and GPs (8.3) were most accessible. Psychologists/psychiatrists (6.2), specialist doctors (6.8) and public hospitals (7.1) were relatively less accessible. Older Australians found it easiest to see a practitioner. Of some concern, young people (18-24) - the group most likely to have visited a psychologist/psychiatrist in the past 12 months - said they had the most difficulty seeing one (5.3). When practitioners were asked how easy it was for their patients to see them, they scored 6.9 on average - suggesting they may be over-estimating how difficult it is to see them.

- **Does cost factor in?** Access to practitioners doesn't appear to be a major issue in Australia, but cost is for some people. Overall around 1 in 5 said they deferred seeing a health professional or avoided/delayed filling a prescription in the past year because of cost. Practitioners clearly recognise the financial challenge some of their patients face. In fact, they view cost as an even bigger issue - 30% said their patients may have deferred seeing them and 22% avoided or delayed filling a prescription.
- **How do practitioners rate on the affordability scale?** Australians clearly believe some practitioners are more affordable than others. They believe GPs are the most affordable (scoring 8 out of a possible 10 points). Pharmacies and optometrists also scored highly (7.3). Conversely, psychologists/psychiatrists (5.4), dentists and specialist doctors (5.8) were least affordable. When a sample of practitioners were asked to assess the affordability of their practice for their patients they scored themselves 6.9 points.
- **How much do we spend out of our own pockets on healthcare and medicines?** We asked Australians to estimate how much they spent on healthcare and medicines was "out of pocket" (not reimbursed by Medicare, insurance or the NDIS). On average, they said they were \$1,268 out of pocket in the past 12 months. By age, people aged 35-44 were most out of pocket (\$1,659) and those 25-34 were least out of pocket (\$990). By state, consumers in the ACT were most out of pocket (\$1,572) and SA/NT the least (\$875).

PART 3: What's Important to Consumers?

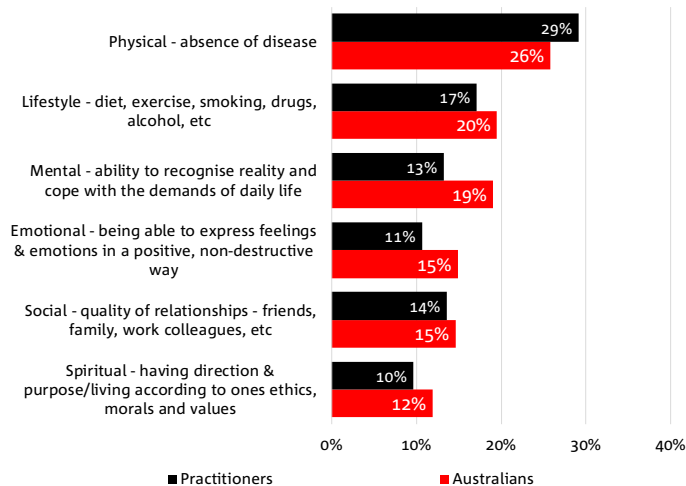
- **How do we first select a health practitioner?** Before establishing a relationship, consumers must base their initial selection on a few key factors. For example, being close to home is paramount for consumers when selecting a pharmacy (71%) and to a lesser extent GPs (57%), optometrists (48%), public hospitals (43%) and dentists (43%). But, when choosing a specialist doctor (49%) or psychologist/psychiatrist (23%), referrals or recommendations by another health professional is the most important factor. Internet searches were not seen as an important factor for any modality. But when practitioners were asked why their patients first selected them, they overwhelmingly believed it was because of a recommendation by family/friends or another health professional. They also believe internet searches played an important role.
- **What do Australians value most from a health practitioner?** For most it is finding someone who 'explains things easily' (56%) and 'someone who listens to me' (48%). Practitioners understand the importance of these factors for their patients. They also recognise the importance of being 'caring and compassionate'. But there are areas of misunderstanding, particularly around 'convenience/accessibility', 'affordability' and 'friendliness' which are far more important to patients than practitioners. Practitioners also seem to over-estimate the importance of 'recommendations from family or friends'. By age, affordability is most critical for young people, while older people are most likely to value someone who explains things clearly and listens.
- **Is there a trade-off between relationship and convenience?** Practitioners believe this trade-off favours the relationship. Consumers see things differently. Modalities where relationship is viewed more favourably include GPs, specialists, psychologists/psychiatrists and dentists. Convenience is as more important to them when it comes to pharmacies, public hospitals, optometrists and private hospitals. Around 3 in 10 valued convenience and relationship equally important, particularly for GPs, specialists, dentists and optometrists.
- **How do practitioners view co-location?** Over 4 in 10 (43%) practitioners saw benefits in co-location and were already doing so, and a further 27% saw benefits and were considering doing it. The main appeal of co-location was being 'able to provide extra care', 'better service, decreased costs', 'collaboration', 'patient convenience', 'cross referrals', 'having access to other information from different providers', 'potential for business growth' and 'cost sharing'. But 1 in 5 of our practitioner sample saw no value in co-location and had reservations or concerns about 'perceived conflict of interest', 'independence of their practice' and 'extra time and effort'.

PART 4: MyHealth Record System

- **How do Australians view the MyHealth record system?** NAB's survey results show just over 1 in 5 (22%) consumers opted out of the MyHealth record system - but this ranged from 31% of people aged 45-54 to just 13% aged over 65. Our health practitioner sample estimated around 26% of their patients had opted out (but 76% don't know). For Australians who did opt out, it was mostly for reasons of privacy/confidentiality and security/safety.
- **How do practitioners view the MyHealth record system?** Practitioners appear to have some concerns about the MyHealth record system. When asked to rate the extent they thought it would help them improve health outcomes for their patients, on average they scored just 5.5 points out of 10 (where 10 = extremely). They saw even less benefit about the MyHealth record system driving efficiencies for their practice, on average scoring just 4.7 points out of 10 (where 10 = completely useful).

PART 1 - OUR HEALTH

IDEAL BALANCE TO ACHIEVE "HEALTHY"



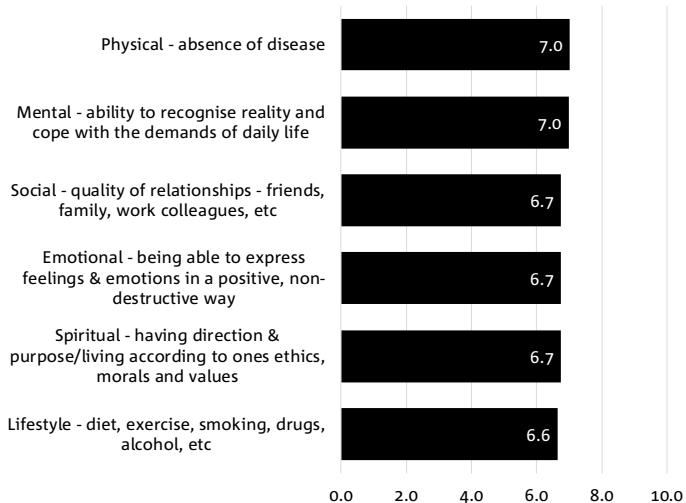
The word “healthy” can mean different things to different people. In its broadest sense, being healthy can involve a combination of physical, lifestyle, emotional, mental and social aspects of wellbeing.

When Australians and health practitioners were asked to describe their ideal balance to achieve “healthy”, the majority both agreed physical health (absence of disease) was the biggest contributor - although practitioners (29%) somewhat more than Australians (26%). Both groups also recognised the importance of lifestyle (17% & 20% respectively).

But noticeably more Australians (19%) viewed mental health as a contributor to their overall health than practitioners (13%). Emotional wellbeing was also somewhat more important for Australians (15%) than practitioners (11%).

While there was broad agreement as to what constituted “healthy” by age, it was apparent more older Australians (30%) considered physical health a key component than did 18-24 year olds (20%).

ASPECTS OF OUR HEALTH RATED (0 = extremely poor; 10 = outstanding)



When asked to assess each aspect of their health, Australians on average considered themselves to be “reasonably” healthy across all measures.

That said, there were some significant differences by age. Interestingly, Australians over the age of 65 rated their health highest for all aspects of their health, except physical health where they were lowest of all age groups.

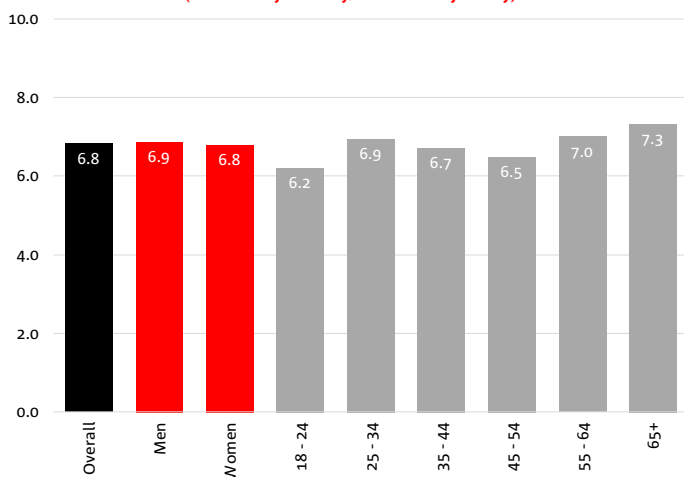
These results are consistent with NAB’s Wellbeing research which also shows as we get older, we tend to view many aspects of our non-physical wellbeing more favourably than younger people.

It was also particularly evident how much more positive over 65s were about their mental health (7.9) when compared to 18-24 year olds (5.9).

ASPECTS OF OUR HEALTH RATED - GENDER & AGE

	All	Men	Women	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
Physical - absence of disease	7.0	7.1	6.9	7.2	7.0	7.1	7.1	6.9	6.8
Lifestyle (diet, exercise, smoking, drugs, alcohol, etc.)	6.6	6.8	6.5	6.0	6.6	6.5	6.5	6.8	7.1
Social (quality of relationships - friends, family, etc.)	6.7	6.8	6.7	6.3	6.5	6.4	6.6	6.9	7.5
Emotional (express feelings in positive/non-destructive way)	6.7	6.8	6.7	6.0	6.4	6.5	6.8	7.0	7.4
Spiritual (direction/purpose, living to ethics/morals/values)	6.7	6.8	6.7	5.8	6.6	6.6	6.9	7.0	7.2
Mental (recognise reality & cope with demands of daily life)	7.0	7.2	6.8	5.9	6.6	6.7	7.1	7.3	7.9

HOW HEALTHY IS YOUR LIFESTYLE?
(0 = extremely unhealthy; 10 = extremely healthy)

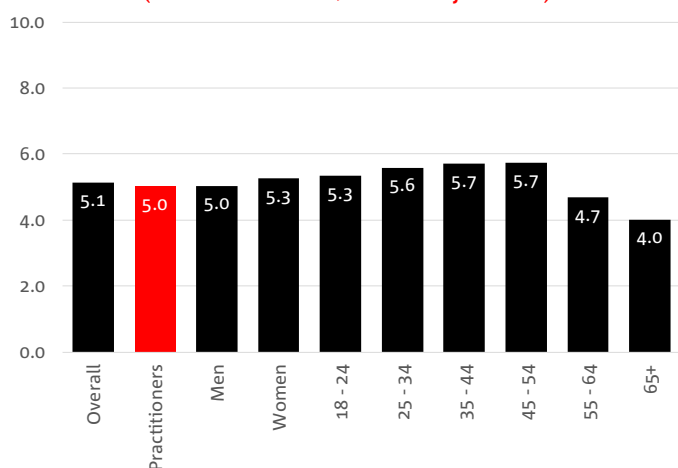


Australians on average believe they’re living a “reasonably” healthy lifestyle (i.e. non-smoker, good diet, regular exercise etc.). On average, they scored themselves 6.8 out of a possible 10 points (where 10 = extremely healthy).

Men (6.9) and women (6.8) are in broad agreement.

But there are some differences by age. Young people aged 18-24 score themselves lowest (6.2), and noticeably lower than 65s (7.3).

CONCERN CURRENT LIFESTYLE & UNHEALTHY HABITS COULD CATCH-UP & NEGATIVELY IMPACT HEALTH
(0 = not at all concerned; 10 = extremely concerned)

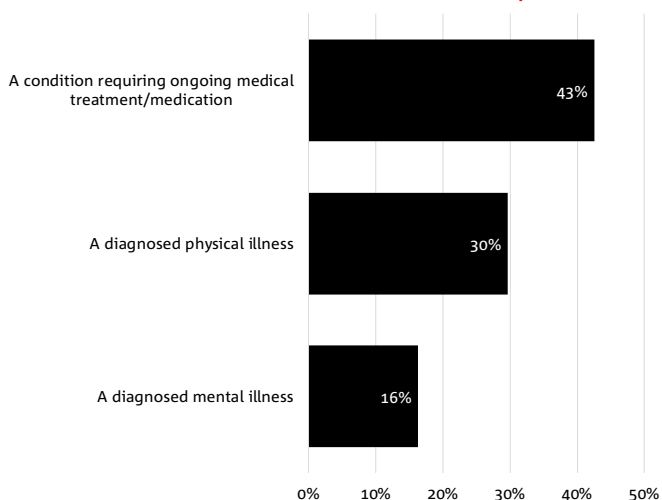


It’s perhaps not surprising then that Australians aren’t particularly concerned that their current lifestyle or unhealthy habits could catch up with them and negatively impact their health.

When asked to score their level of concern out of a possible 10 points, on average they scored just 5.1 (where 10 = extremely concerned), with the lowest level of concern among the over 65s (4.0)

Practitioners were in broad agreement and scored on average 5.0 points when asked if the current lifestyle and possible unhealthy habits of their patients could catch up with them and negatively impact their health.

NUMBER OF PEOPLE WITH DIAGNOSED CONDITION/ILLNESS



Although Australians consider themselves to be “reasonably” healthy, a large number (43%) also indicate they have a medical condition requiring ongoing treatment or medication.

Not surprisingly, this ranged from 25% among people aged 25-34 to 72% for those over 65.

More Australians reported having a physical illness (30%) than a diagnosed mental illness (16%).

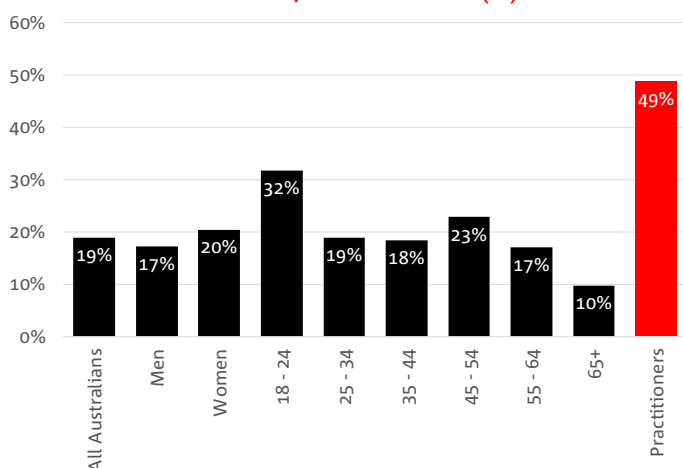
Whereas a diagnosed physical condition becomes more prevalent as we grow older, diagnosed mental conditions are much more prevalent among 18-24 year olds (impacting a somewhat alarming 34%) than in any other age group.

NAB’s latest Wellbeing Index for the June quarter 2019 also showed that 18-24 year olds reported much higher levels of anxiety than any other age group.

NUMBER OF PEOPLE WITH DIAGNOSED CONDITION/ILLNESS - GENDER & AGE

	All	Men	Women	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
A condition needing ongoing medical treatment/medication	43%	42%	43%	31%	25%	31%	39%	52%	72%
A diagnosed physical illness	30%	31%	28%	19%	16%	17%	26%	46%	50%
A diagnosed mental illness	16%	13%	19%	34%	19%	16%	18%	13%	4%

AUSTRALIANS/PATIENTS WITH A CONDITION THAT COULD HAVE BEEN PREVENTED THROUGH LIFESTYLE/ SOCIAL/ EMOTIONAL/ MENTAL CHANGE (%)



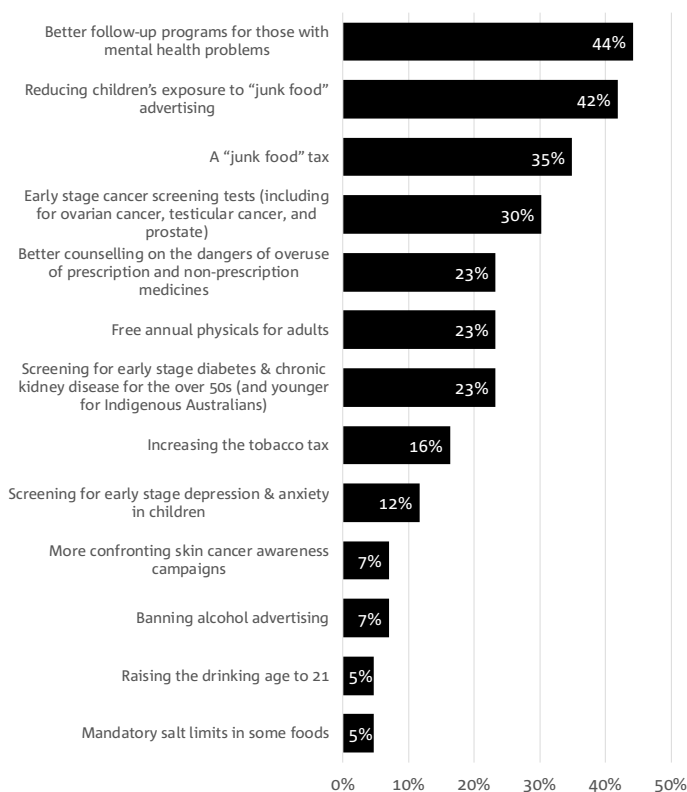
Over 4 in 10 Australians have an ongoing medical condition requiring treatment or medication, but practitioners believe that in almost 1 in 2 of these cases, it could have been prevented through lifestyle, social, emotional or mental changes.

By comparison, only 1 in 5 Australians think they could have prevented their condition in this way.

Interestingly, young people (18-24) are most likely to believe this to be the case. In contrast, over 65s are the least likely age group to accept the importance of preventative actions.

These results may signal an important attitudinal shift towards preventative health among younger Australians.

INITIATIVES PRACTITIONERS BELIEVE WOULD MOST HELP REDUCE LEVELS OF CHRONIC HEALTH PROBLEMS IN AUSTRALIA



Practitioners were asked to select from several initiatives they thought would most help to reduce levels of chronic health problems in Australia.

The two most commonly selected initiatives were better follow up for those with mental health problems (44%) and reducing children's exposure to "junk food" advertising (42%).

The next most popular initiatives were a "junk food" tax (30%), better counselling on the dangers of over-use of prescription and non-prescription medicines (23%), free annual physicals for adults (23%) and screening for early stages diabetes and chronic kidney disease for the over 50s as well as for younger Indigenous Australians (23%).

“IF I HAD THE RESOURCES OR POWER TO DO JUST ONE THING TO REDUCE OR PREVENT THE INCIDENCE OF CHRONIC HEALTH PROBLEMS IN AUSTRALIA WHAT WOULD IT BE?”

A SAMPLE OF RESPONSES FROM PRACTITIONERS

“Change the philosophy from health is an outside-in phenomenon to an inside-out one. For example, if you live naturally and do the right things you’ll be healthy as opposed to needing interference to be healthy.”

“Increase and improve awareness of the complications of diabetes and the ease at which they can be overcome.”

“Increase awareness of the impact of lifestyle on health i.e. movement and posture, diet, rest and sleep, mental health.”

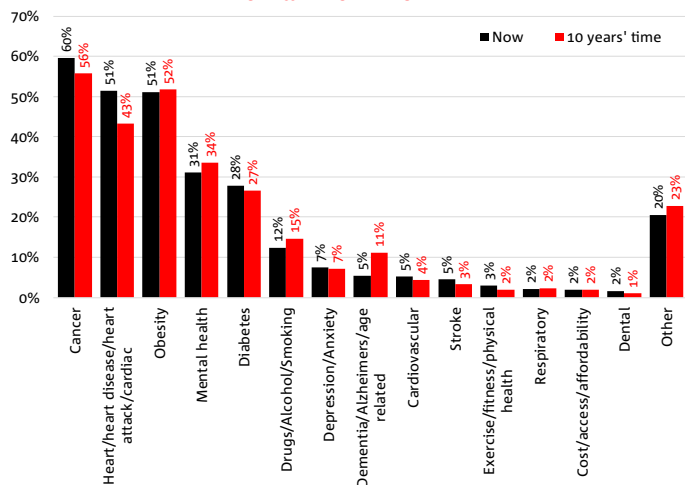
“Make physical activity a mandatory part of life for every single person who lives in the country.”

“School based nutrition and exercise programs.”

“Bowel cancer is a lethal disease, and is completely preventable, just like cervical cancer and skin cancer. Other common diseases such as prostate and breast cancer are not preventable. Should we up the ante on bowel cancer and cervical cancer screening, and increase community awareness on the dangers of UV radiation? Probably.”

“Physical activity is the most effective means to lower the prevalence of many chronic diseases. As a GP I can spend thousands of dollars on drugs of limited use but I’m unable to ‘prescribe’ i.e. Medicare or PBS to fund, say 10 sessions at the gym. Thus, the most effective and cheapest treatment option is not available while the most expensive and in some cases least effective treatments are freely available.”

TOP HEALTH-RELATED CONDITIONS IN AUSTRALIA: NOW & IN 10 YEARS' TIME



Australians were asked to nominate the biggest health-related issues they face today and will face in 10 years' time.

Cancer was the number one issue today according to 6 in 10 people. This was followed by heart disease/heart attack (51%) and obesity (51%).

Mental health was considered a challenge by around 3 in 10 people (31%), with diabetes also significant (28%).

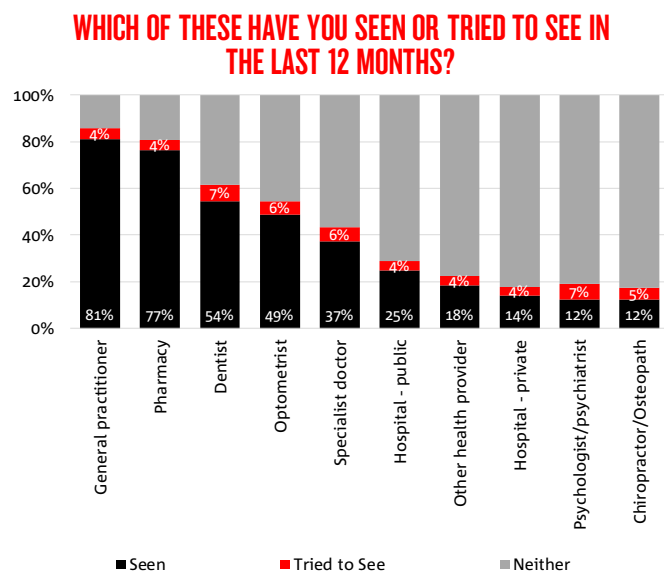
Consumers expect some modest progress on Cancer in the next 10 years (56%), but think it will still be the biggest health challenge. They see no progress in Obesity (52%), and predict it will overtake heart disease/heart attack (43%) as the second biggest health challenge in Australia.

Mental health is also expected to be more prevalent (34%), with diabetes broadly unchanged (27%).

Dementia, Alzheimer’s and age-related diseases (11%) are also expected to be more prevalent (11%), which is not surprising given the Australian aging population.



PART 2 - OUR HEALTH SYSTEM



Australians interact with most health practitioners, but to significantly varying degrees. The role of GPs as gatekeepers to our health is clearly demonstrated in the chart on the left. It shows that over 8 in 10 (81%) Australians visited a GP in the last 12 months. Perhaps not surprisingly given the linkages with GPs, the next most common interaction with a health professional was with a pharmacy (77%).

Of some concern, only 54% of Australians had visited a dentist over the past 12 months, suggesting many people may be neglecting their dental health given the importance of regular checkups.

Many Australians had also visited an optometrist (49%) or specialist doctor (37%). The least frequently seen health practitioners were chiropractors/osteopaths (12%) and psychologists/psychiatrists (12%).

Interestingly, very few people (ranging from just 4-7%) said they were unable to see their chosen practitioner over the past 12 months.

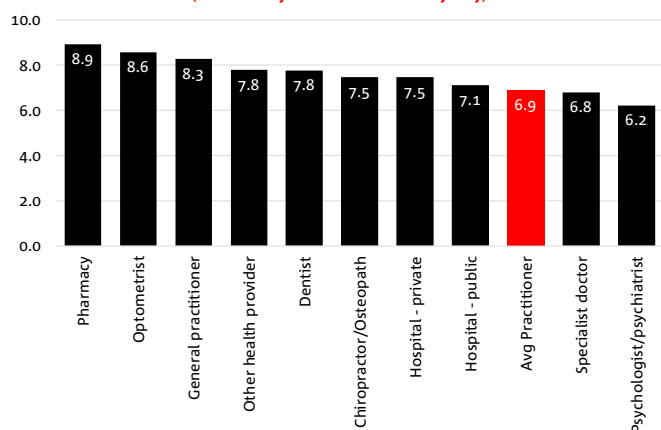
Overall, a broadly similar share of men and women visited health practitioners over the past 12 months. But, this masks considerable variation by age. Not surprisingly, there was a typically strong correlation between age and visitation particularly when it came to visiting a GP, pharmacy, dentist, optometrist, specialist doctor and private hospital where older Australians were much more likely to have seen a practitioner in these areas.

There was however one area where this trend was reversed - young people were more likely to have seen a psychologist/psychiatrist than older people. This is perhaps not surprising given NAB's wellbeing research has consistently shown younger people experience higher levels of anxiety and that anxiety levels tend to decrease as we age.

SEEN IN THE PAST 12 MONTHS - GENDER & AGE

	All	Men	Women	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
General practitioner	81%	80%	83%	77%	67%	76%	79%	89%	97%
Pharmacy	77%	74%	78%	78%	57%	69%	75%	86%	94%
Dentist	54%	52%	57%	48%	47%	51%	50%	56%	70%
Optometrist	49%	46%	51%	40%	28%	34%	47%	65%	74%
Specialist doctor	37%	40%	35%	23%	25%	26%	31%	40%	69%
Hospital - public	25%	24%	26%	35%	26%	21%	18%	24%	27%
Other health provider	18%	18%	19%	14%	17%	13%	20%	20%	25%
Hospital - private	14%	15%	13%	15%	15%	8%	8%	10%	26%
Psychologist/psychiatrist	12%	11%	14%	25%	18%	12%	10%	9%	3%
Chiropractor/Osteopath	12%	10%	14%	13%	11%	13%	8%	12%	15%

HOW EASY OR DIFFICULT WAS IT TO GET TO SEE/USE EACH OF THESE PRACTITIONERS?
(0 = extremely difficult; 10 = extremely easy)



When asked how easy or difficult it was to see a health practitioner (where 10 = extremely easy), pharmacies (8.9), optometrists (8.6) and GPs (8.3) were the most accessible. Psychologists/psychiatrists (6.2), specialist doctors (6.8) and public hospitals (7.1) were relatively less accessible.

Not surprisingly, older Australians (who were more likely to visit a practitioner) also reported being most able to see a practitioner easily.

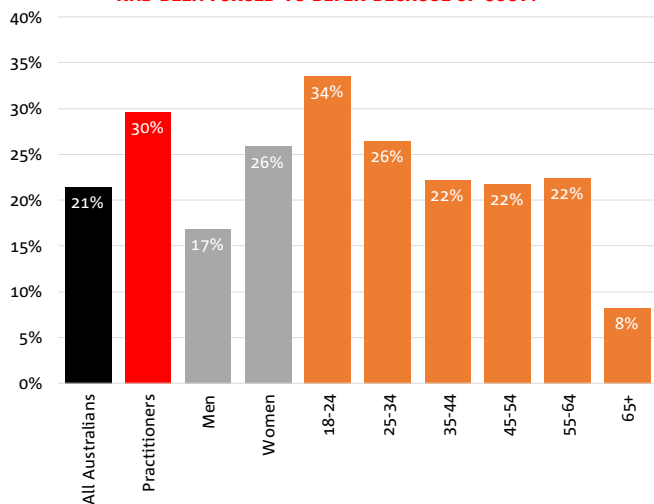
Of some concern, younger people (18-24) who were most likely to have visited a psychologist/psychiatrist in the past 12 months, also reported having the most difficulty seeing one (5.3).

When practitioners were asked to assess how easy it was for their patients to see them, on average they scored 6.9, suggesting they are over-estimating how difficult it is.

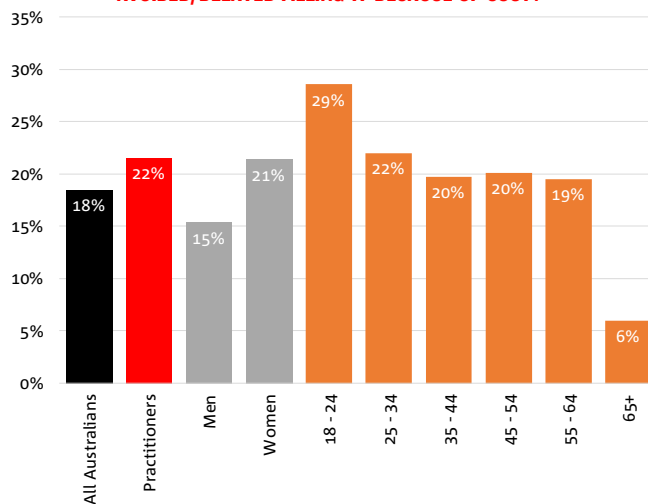
EASE OF SEEING PRACTITIONERS - GENDER & AGE

	All	Men	Women	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
Pharmacy	8.9	9.0	8.9	8.3	8.3	8.6	9.2	9.2	9.5
Optometrist	8.6	8.5	8.6	7.8	7.3	8.3	8.6	8.9	9.4
General practitioner	8.3	8.5	8.1	7.7	7.8	8.1	8.0	8.4	9.1
Other health provider	7.8	8.0	7.6	6.9	7.5	7.4	7.2	8.2	8.9
Dentist	7.8	8.1	7.5	6.8	7.2	7.5	7.6	8.2	8.7
Chiropractor/Osteopath	7.5	7.4	7.6	5.7	7.1	7.7	7.6	8.7	8.2
Hospital - private	7.5	7.9	6.9	5.5	6.8	7.6	6.6	7.8	9.0
Hospital - public	7.1	7.4	6.9	6.3	7.3	7.3	6.3	7.6	7.8
Specialist doctor	6.8	7.3	6.3	4.4	6.2	6.7	6.1	7.2	8.0
Psychologist/psychiatrist	6.2	6.9	5.7	5.3	6.1	6.7	6.3	7.6	7.6

HAVE YOU EVER NEEDED TO SEE A HEALTH PROFESSIONAL AND BEEN FORCED TO DEFER BECAUSE OF COST?



HAVE YOU NEEDED PRESCRIPTION MEDICATION BUT AVOIDED/DELAYED FILLING IT BECAUSE OF COST?

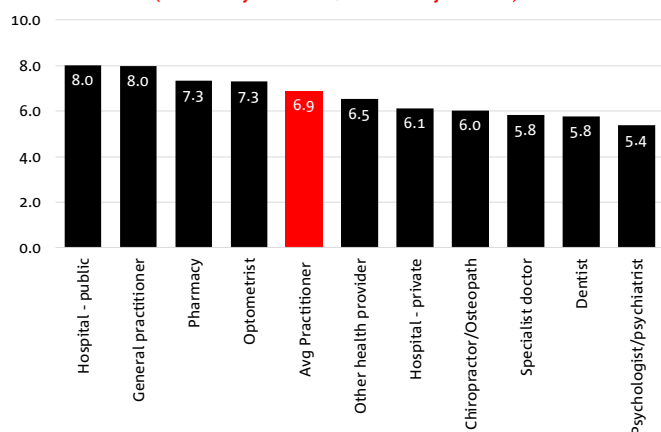


Access to practitioners doesn't appear to be an issue in Australia, but cost is for some people. Overall around 1 in 5 (21%) said they had deferred seeing a health professional and 18% avoided or delayed filling a prescription because of cost. Practitioners clearly recognise the financial challenge some people face. In fact, they view cost as an even bigger issue - 30% said people may have deferred seeing them and 22% avoided or delayed filling a prescription because of cost.

Interestingly, cost was an issue for more women than men for both visitation and medication.

By age, young people aged 18-24 are more impaired by cost than older Australians, particularly those over the age of 65.

OVER THE PAST 12 MONTHS HOW AFFORDABLE WAS SERVICE/PRODUCT FROM THESE PRACTITIONERS?
(0 = extremely unaffordable; 10 = extremely affordable)

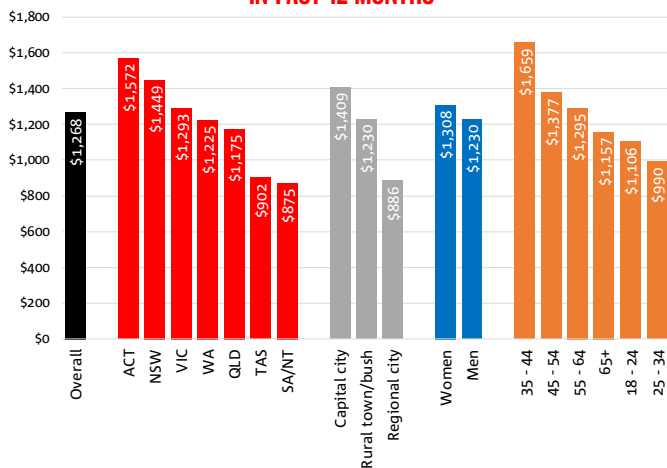


Australians clearly believe some practitioners are more affordable than others. When asked to assess affordability across a range of practitioners over the past 12 months, public hospitals and GPs were the most affordable, scoring 8.0 out of a possible 10 (10 = extremely affordable). Pharmacies and optometrists also scored highly (7.3).

Conversely, psychologists/psychiatrists (5.4), dentists and specialist doctors (5.8) were voted least affordable.

When practitioners were asked to assess the affordability of their practice for their patients, they scored themselves 6.9 points, suggesting than on average they believe they are "reasonably" priced.

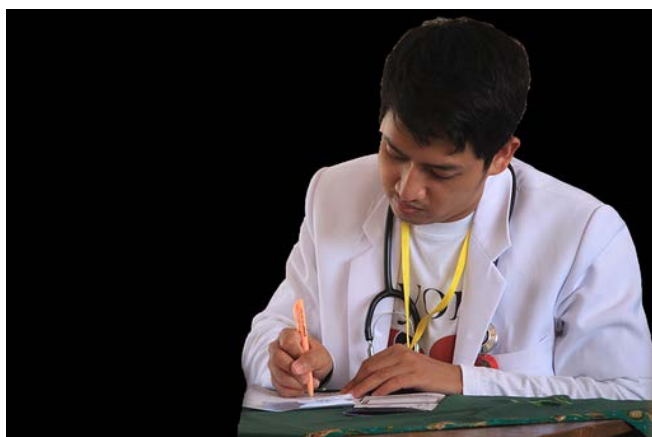
OUT OF POCKET SPENDING ON HEALTHCARE & MEDICINES IN PAST 12 MONTHS



One way to "measure" cost is to ask Australians to estimate how much they spent on health care and medicines that was "out of pocket" (i.e. not reimbursed by Medicare, insurance or the NDIS).

On average, Australians said they were out of pocket \$1,268 in the last 12 months. By age, people aged 35-44 were most of pocket (\$1,659) and those aged 25-34 the least out of pocket (\$990).

There were also noticeable differences by state with those in the ACT most out of pocket (\$1,572) and those in SA/NT the least (\$875). Out of pocket expenses were also estimated to be significantly higher in capital cities (\$1,409) than in regional cities (\$886).



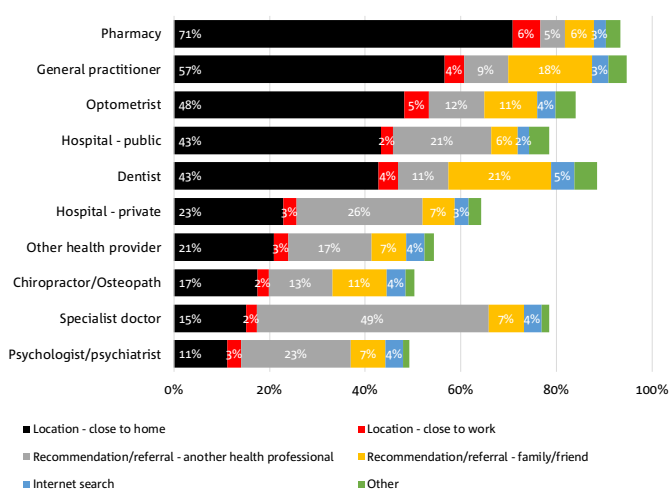
PART 3 - WHAT'S IMPORTANT TO CONSUMERS?

Before establishing a relationship with a health practitioner, people must base their initial selection on a few key factors. The importance of these varies according to modality. For example, location close to home is paramount for Australians when selecting a pharmacy (71%) and to a lesser extent a GP (57%), optometrist (48%), public hospital (43%) and dentist (43%).

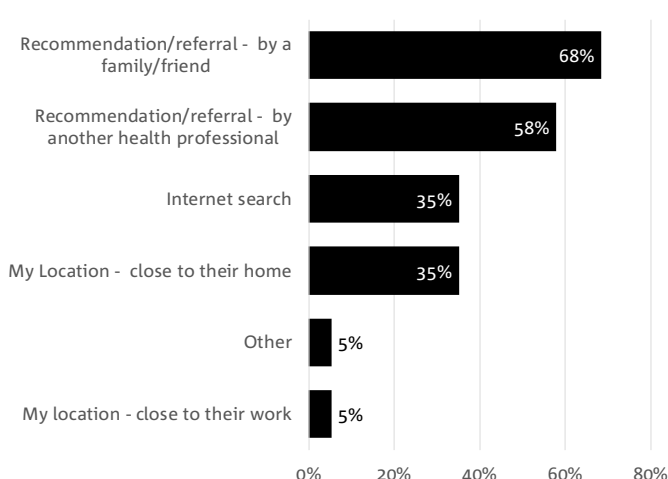
But, when choosing a specialist doctor (49%) or psychologist/psychiatrist (23%), recommendations or referrals by another health professional was the most important factor. While location was most important when selecting a dentist, recommendations by family and friends (21%) were also important and significantly more so than for any other provider. Internet searches were not an important factor in any modality.

When practitioners were asked how their patients first selected them, they overwhelmingly believed it was based upon recommendation by family/friends or another health professional. Interestingly, they believe that internet searches are also a much more important driver than do Australians.

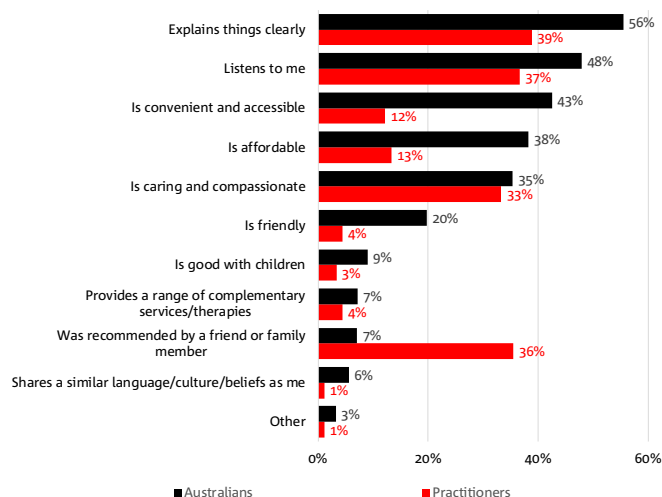
TYPICALLY WHAT WAS THE MAIN REASON YOU FIRST SELECTED THESE HEALTH PROVIDERS?



TYPICALLY HOW DO YOU BELIEVE YOUR PATIENTS FIRST SELECTED YOU? - PRACTITIONERS



FACTORS MOST IMPORTANT WHEN CHOOSING DOCTOR/HEALTH PROFESSIONAL



Having made an initial selection, there are other factors people may consider when choosing their practitioner.

For most (56%) finding someone who ‘explains things easily’ and ‘someone who listens to me’ (48%) are most important. Practitioners also understand the importance of these factors for their patients. They also recognise that being ‘caring and compassionate’ is important to their patients.

But there are key areas of misunderstanding, particularly when it comes to ‘convenience/ accessibility’, ‘affordability’ and ‘friendliness’, which were far more important to their patients than practitioners.

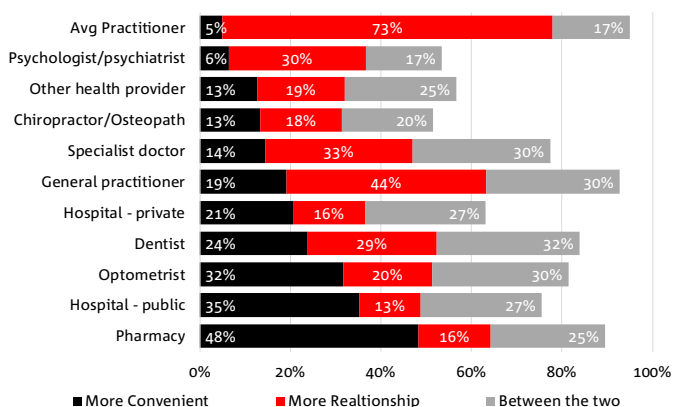
Practitioners also appear to over-estimate the importance to their patients of ‘recommendations from ‘family or friends’.

By age, affordability is particularly important to younger people, while older people are far more likely to value a practitioner who explains things clearly and listens to them.

FACTORS MOST IMPORTANT WHEN CHOOSING DOCTOR/HEALTH PROFESSIONAL - GENDER & AGE

	All	Men	Women	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
Explains things clearly	56%	58%	53%	45%	42%	47%	54%	71%	70%
Listens to me	48%	47%	49%	39%	44%	43%	47%	61%	52%
Is convenient and accessible	43%	44%	41%	39%	31%	38%	48%	45%	52%
Is affordable	38%	38%	38%	53%	32%	40%	46%	32%	32%
Is caring and compassionate	35%	31%	40%	29%	31%	32%	42%	39%	38%
Is friendly	20%	22%	18%	27%	24%	22%	15%	13%	18%
Is good with children	9%	9%	9%	6%	18%	20%	7%	3%	0%
Provides a range of complementary services/therapies	7%	7%	7%	6%	8%	8%	7%	7%	7%
Was recommended by a friend or family member	7%	7%	7%	11%	10%	9%	6%	5%	4%
Shares similar language/culture/beliefs as me	6%	5%	6%	8%	10%	5%	3%	3%	5%

HOW IMPORTANT IS CONVENIENCE VERSUS RELATIONSHIP?



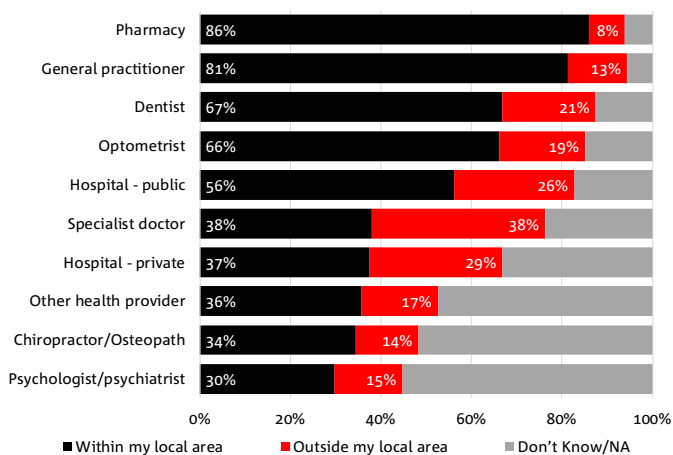
Clearly both having a relationship (i.e. able to see the same or recommended practitioner) and convenience (i.e. multiple services, practitioner availability, location) are important to consumers. But sometimes there is a trade-off.

In the view of our practitioner sample, this trade-off clearly favours the relationship. Consumers however see things differently. Those modalities where relationship is viewed more favourably include GPs, specialists, psychologists/psychiatrists and dentists - albeit, convenience was still considered more important than the average response from our practitioner sample.

In contrast, convenience was more important to consumers when it came to pharmacy, public hospitals, optometrists and private hospitals.

It is also important to note that around 3 in 10 consumers valued convenience and relationship as equally important, particularly for GPs, specialists, dentists and optometrists.

WHEN VISITING DOCTOR/HEALTH PROFESSIONAL ARE THEY TYPICALLY WITHIN OR OUTSIDE LOCAL AREA?

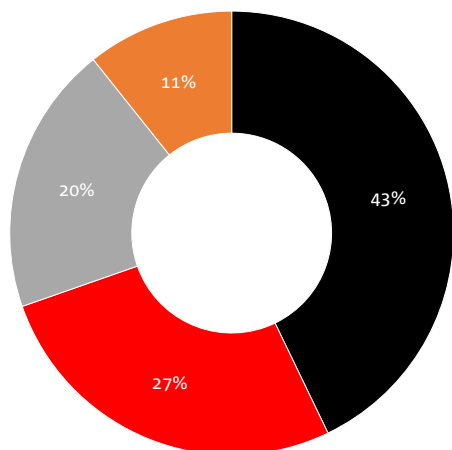


When visiting a doctor or health specialist, they are typically located within the consumers' local area, particularly when visiting a pharmacy (86%), GP (81%), dentist (67%), optometrist (66%) and public hospital (56%).

Consumers are more likely to travel outside their local area when visiting a specialist doctor, private and public hospitals.

On average, our practitioner sample estimated that 62% of their patients were from their local area.

DO YOU SEE VALUE IN CO-LOCATION WITH OTHER HEALTH & COMMUNITY SERVICE PROVIDERS?



■ Yes, and I already do so
 ■ Yes, and I am considering it
 ■ No, I see no value in it
 ■ Don't know

Co-location involves the logistic integration of health and community service professionals working together in the same facility.

When practitioners were asked whether they saw any benefits in co-location, over 4 in 10 (43%) said they did and were already doing so, while a further 27% indicated that they saw benefits and were considering doing it.

According to practitioners, the main appeal of co-location included being 'able provide extra care', 'better service, decreased costs', 'collaboration', 'patient convenience', 'cross referrals', 'having access to other information from different providers', 'potential for business growth' and 'cost sharing'.

But 1 in 5 of our sample practitioners saw no value in co-location. These practitioners had reservations or concerns about 'perceived conflict of interest', 'independence of their practice' and 'extra time and effort'.

PART 4 - MyHealth RECORD SYSTEM

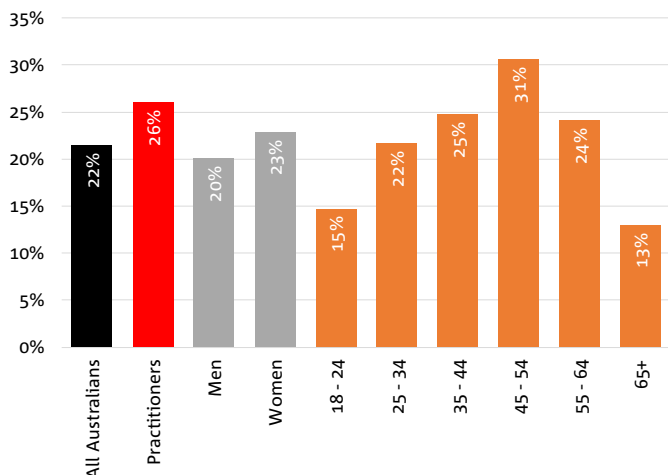
My Health Record is an online summary of an individuals' key health information which can be accessed by that individual at any time. An individual can choose to share their health information with healthcare providers involved in their care. Between 16 July 2018 and 31 January 2019, Australians had the opportunity to decide if they wanted a My Health Record and to opt out if they didn't want one.

According to NAB's survey results, just over 1 in 5 (22%) consumers opted out of the MyHealth record system. Clearly many Australians had concerns about their MyHealth record. According to Google Trends data (a website by Google that analyses the popularity of top search queries in Google Search), "how to opt out of MyHealth record" was the most frequently searched "how to" search query in Australia in 2018.

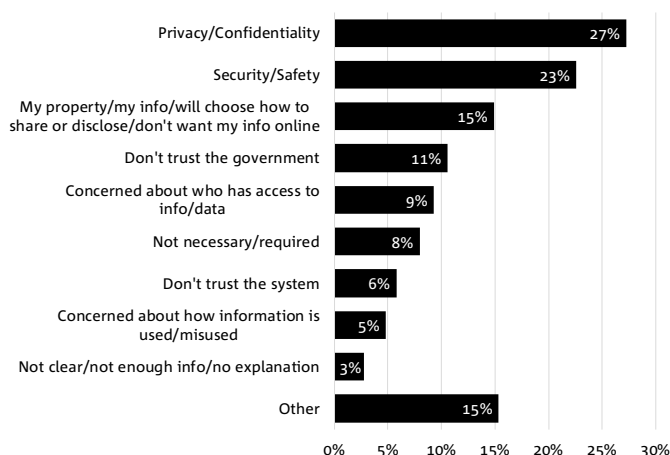
That said, the number of people who opted out varied significantly by age. Around 31% of people aged 45-54 opted out, compared to just 13% of people over 65 and 15% of 18-24 year olds. Slightly more women (23%) also opted out than men (20%).

In comparison our health practitioner sample estimated that around 26% of their patients opted out of the system, but 76% didn't know.

CONSUMERS WHO OPTED OUT OF "MYHEALTH" RECORD SYSTEM



MAIN REASONS FOR OPTING OUT OF MYHEALTH RECORD SYSTEM



Among those Australians who did opt out, it was mostly for reasons of privacy/confidentiality (27%) and security/safety (23%). They also cited concerns about access to their information, trust and concerns over how their data will be used (see chart above on the right).

“WHY DID YOU OPT OUT OF THE MyHealth RECORD SYSTEM?”

“I don’t trust the way information is handled and there will be problems in initiating such a system.”

“I just don’t trust the security of the data being stored. There is always the possibility of the system being hacked/breached and your personal information being misused/stolen.”

“Uncertainty about which health professional can access my information. Not everything should be visible to everyone.”

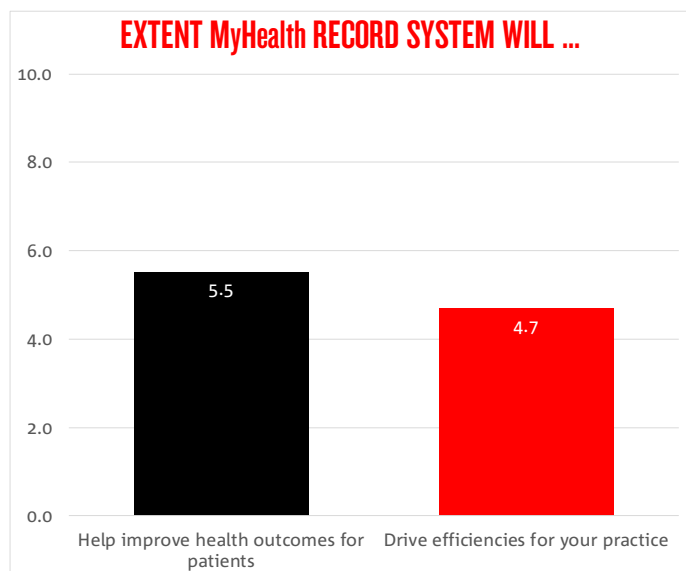
“It’s just more personal details out there just waiting for the next hacker or worse identity theft.”

“I received a letter asking me to participate in a medical research due to my mental health records noting diagnosis of mental illness.”

“I don’t want my health records (the fact that I’m being treated for anxiety and depression) to be used against me in any way.”

“I don’t feel there is a system where one can challenge what a health professional has written about you that is personal not health related.”

“Heard from several GP’s that it is a great idea, but government cannot be trusted with this data.”



Health practitioners also appear to have some concerns about the MyHealth record system.

When asked to rate the extent they thought it would help them improve health outcomes for their patients, on average they scored 5.5 points out of 10 (where 0 = not at all and 10 = extremely).

They saw even less benefit when asked the extent to which they believed the MyHealth record system will drive efficiencies for their practice. On average, they scored just 4.7 points out of 10 (where 0 = not at all useful and 10 = completely useful).

CONTACT THE AUTHORS

Dean Pearson

Head of Behavioural & Industry Economics

Dean.Pearson@nab.com.au

+613 8634 2331

Robert De Iure

Senior Economist - Behavioural & Industry Economics

Robert.De.Iure@nab.com.au

+613 8634 4611

Important Notice

This document has been prepared by National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 ("NAB"). Any advice contained in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this document, NAB recommends that you consider whether the advice is appropriate for your circumstances.

NAB recommends that you obtain and consider the relevant Product Disclosure Statement or other disclosure document, before making any decision about a product including whether to acquire or to continue to hold it.

Please click [here](#) to view our disclaimer and terms of use.