



DAVE'S DAIRY

Country Life, 25 August 1976

This solution to Medibank 'too simple'

Last week I admitted that the real cause for the soaring costs of medical care was not greed of the doctors nor the vagaries of the Medibank computer or the inefficiencies of the health fund, but the real root of the problem was me.

Unless I incur a penalty for using the health scheme for which others are paying, then I will overuse it. My wife, Mary, has often told me that one of the world's problems is that there are too many people in it like me.

That being so, health schemes that do not impose a cost penalty on the people who overuse them, will always become so expensive that they will break down under their own weight.

Now it's a long while since I have unearthed any great truths such as this so I was very pleased with myself. I told Mary about it but she was cooking at the time and didn't seem as impressed as she should have been.

"It's very clever of you, dear, I'm sure," she said, "but I am very busy now, doing something really important. You run away and tell Clarkson all about it."

So I told Clarkson but he didn't seem very impressed either. He seemed to think that other people knew about the cause of the problem and he couldn't understand why I was so excited.

Then he said rather grimly that the cause of the problem was plain for all to see but what he and the Minister for Health and all the other good and great wanted was a solution to the problem — not its cause.

Clarkson's attitude nettled me, I think he was jealous at my having an idea of my own instead of relying on his superior wisdom. So I took the problem away and spent most of the week working on it, and I have now come up with a way to prevent the overuse of the health system.

It's such a simple solution that I suppose Clarkson will dismiss it as rather childish but I bet it is better that he can do — he hates simple solutions to anything.

The solution didn't come to me like a flash of lightning at midnight, nor even in the bath where most of my ideas are born. I was filling in my yearly car insurance form and was gratified to find that I would be paying a lower premium because I hadn't made any claims last year. It's true I had a bit of an accident because some fool backed into my car which was parked outside the pub when I was doing some business in the town. But the damage wasn't very serious, it was only a nasty dent in one of the front mudguards.

I judged that it would be better to pay for the repairs myself and so not jeopardise my no claim situation. And, what's more, my car policy states that I have to pay the first \$100 myself. So I

didn't ask the insurance company to settle, as I certainly would have done if I thought they would have paid up without messing up my no claim bonus.

And, to tell you the truth, I haven't had the damage repaired yet and the car gets around just as well with one of its wings a bit dented.

When I thought about this I had another of my great thoughts. If the government institutes a Repairbank scheme whereby all cars are repaired for nothing every time there were any little dents to be knocked out, it wouldn't be long before the scheme broke down. But because we have to pay the first \$100 ourselves, we behave differently.

So with Medibank and with the previous health insurance schemes, before Medibank. If we had a health insurance scheme whereby we had to pay the first \$30 as insured person, or the first \$100 as insured family, then there would be far less of this business of trotting round to the doctor when we felt like a nice chat.

You've heard the story about one old dear saying to another, "I didn't see you at the doctor's last week. Were you away?" "No dear," was the reply, "I didn't go I felt sick."

Such an insurance scheme would have discouraged me consulting the specialists as I described last week. I am sure my doctor would not have suggested that I saw them if he had known that it was costing me money. I think he knew I had a hiatus hernia before I went through this process but evidently my seeing those specialists made him feel more comfortable, though I thought the original idea was to make me feel comfortable, not him!

But I admit, I rather liked being fussed about by all those doctors and nurses. I don't get much fussing about at home now and I like it. But certainly I wouldn't have been going through all this nonsense if I had to pay the first \$30 myself.

So I think I've found the solution to the escalation in the cost of health schemes and I'll take it round to Clarkson for his approval. But I bet he'll just sneer and say it's far too simple. As I said before, he loves being complicated.