How Satisfied is *Satisfied*?

Police Health's Customer Satisfaction Journey

22 June 2023

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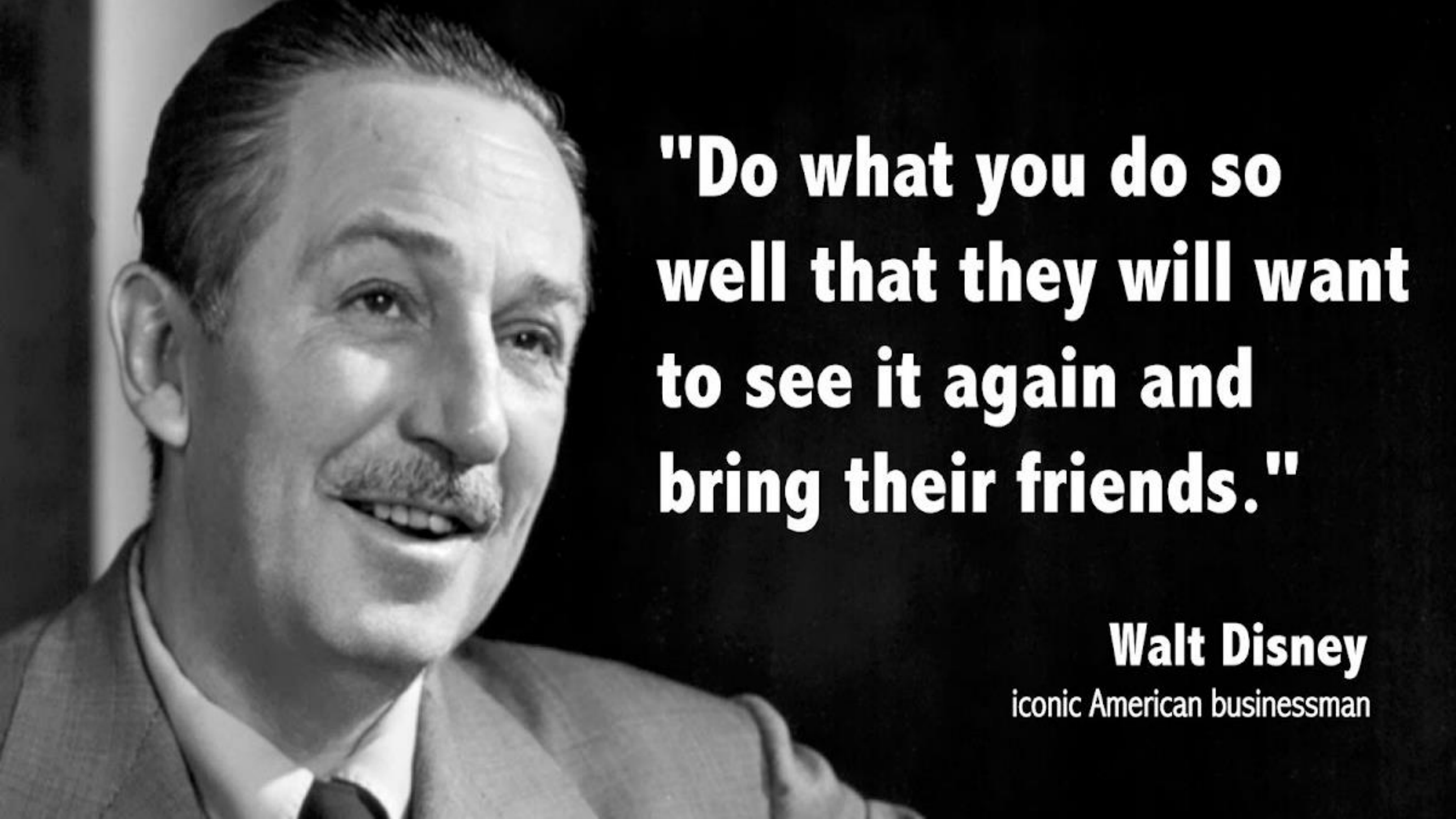
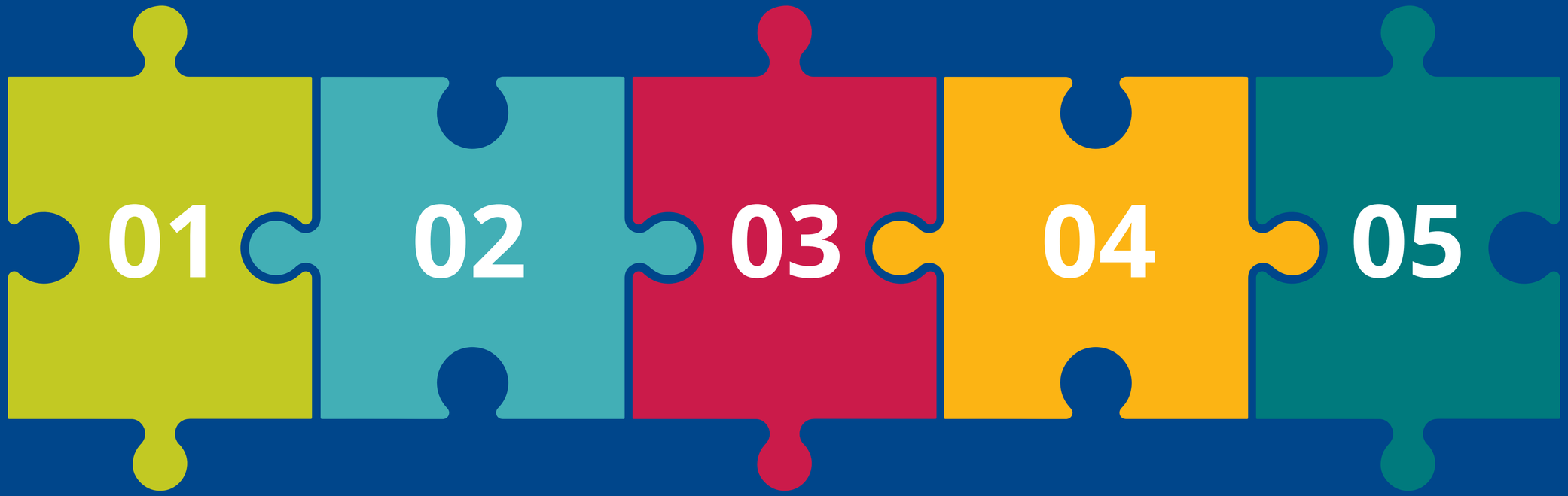
EMERGENCY SERVICES HEALTH

COVER LIKE NO OTHER


"Do what you do so well that they will want to see it again and bring their friends."
Walt Disney
iconic American businessman

How Satisfied is Satisfied?



01	02	03	04	05
PHI Australian Landscape	Start with the Finish?	Invest in your People	Q & A	The Journey Continues

Who We Are, What We Offer…

- Run by police for police
- First established in 1935
- Restricted Fund covering over 73,000 people of the Police community
- Emergency Services Health (sister brand) covering over 8,000 people of the broader first responder community)
- Only offer a top ‘Gold’ product
- Exclusive rollover general treatment
- Freedom of choice of health provider and hospital
- Not-for-profit, are here to benefit members not shareholders or overseas owners

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The Australian Private Health Insurance Landscape..

- Community Rated model
- Current market penetration - 45.1% of the Australian Population have hospital cover
- 30 Private Health Insurance Funds (was 37 in 2019)
  - Open/Restricted
  - For Profit/Not For Profit
- 74.1% of the market is owned by 4 Health Insurers

Payors

- Federal Government
- State Government
- Private Health Insurers
- Consumers

Providers

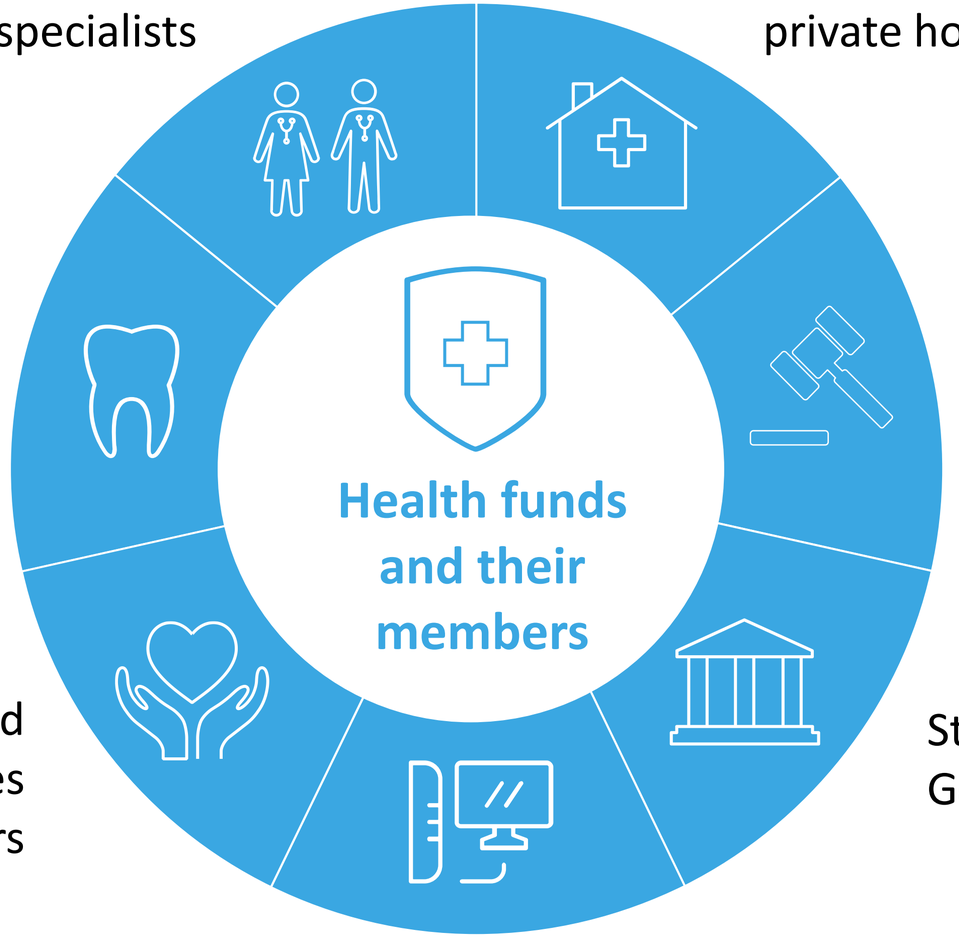
- Public hospitals
- Private hospitals
- Specialists
- Allied health providers

Consumers

- Rural and remote consumers
- Indigenous people

Medical specialists

Public and private hospitals



Regulators

Australian Government Department of Health

ACCC Australian Competition & Consumer Commission

Australian Taxation Office

APRA Australian Prudential Regulation Authority

ASIC

Commonwealth Ombudsman

Dental and allied health professionals

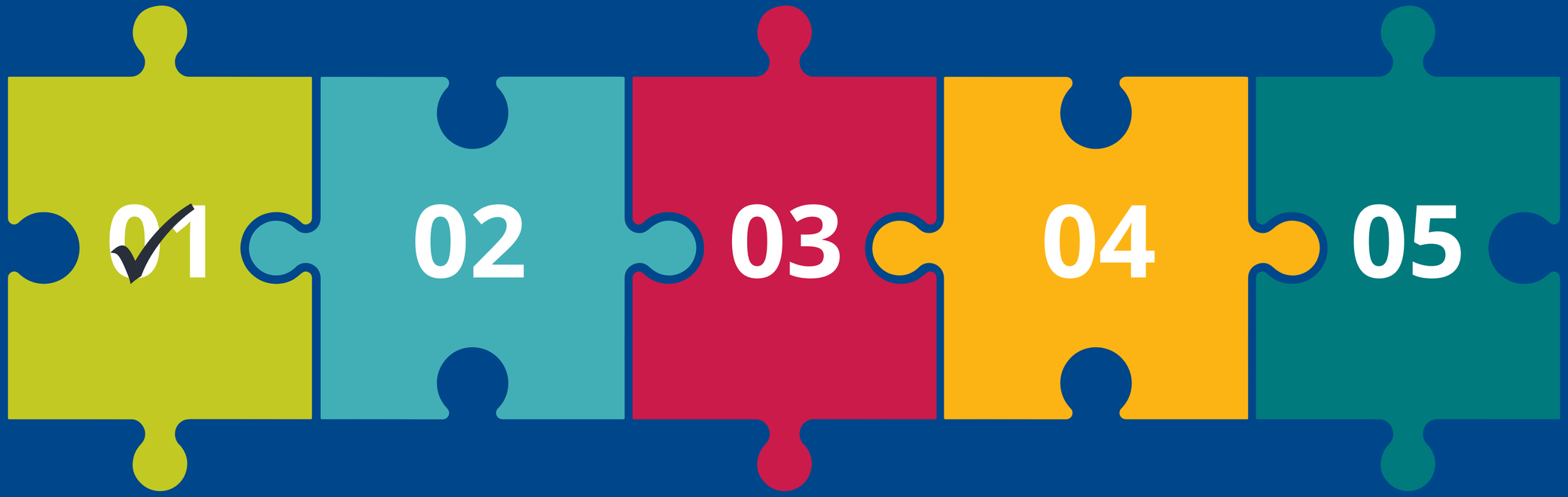
State and Federal Governments

Preventive and wellness services and providers

Technology suppliers

The Guardian
Market failure: private health insurance only worth it for 'the
ant, the rich and the sick'
news.com.au
Big price shock coming for priv
customers in Australia
The Sydney Morning Herald
Complaints to Private Health Insurance Ombudsman hit 12-year high
news.com.au
Is this pr
ABC NEWS
Private health insurance leaves
unhappy, so how can it be fixed?
Private health insurance leaves plenty of people unhappy, so how can it be fixed?

How Satisfied is Satisfied?



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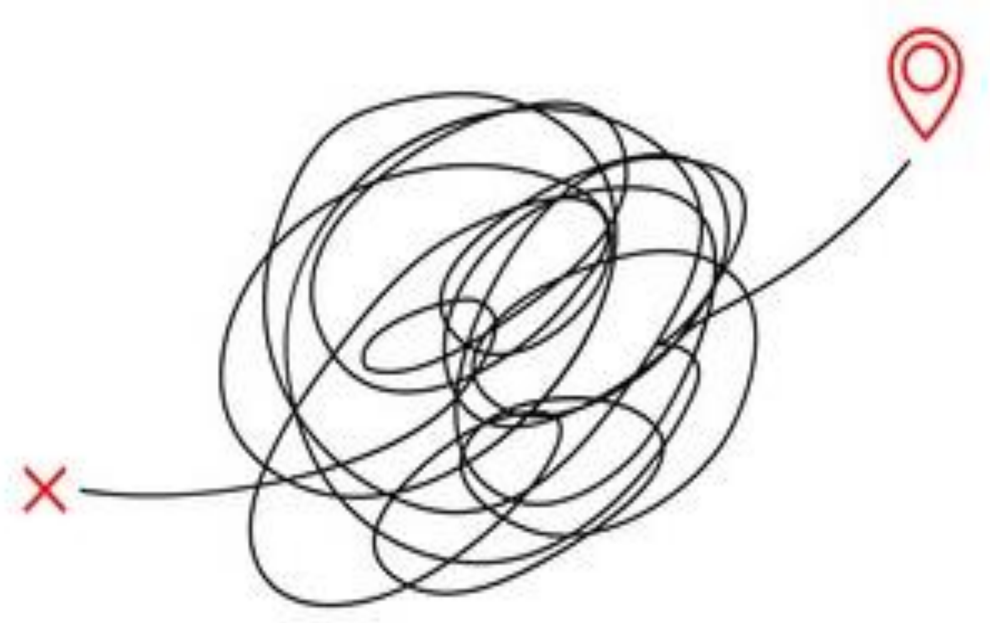
How we would like represent our customer journey …….

The reality of our customer journey so far ……



Do we really know what matters to our customers?

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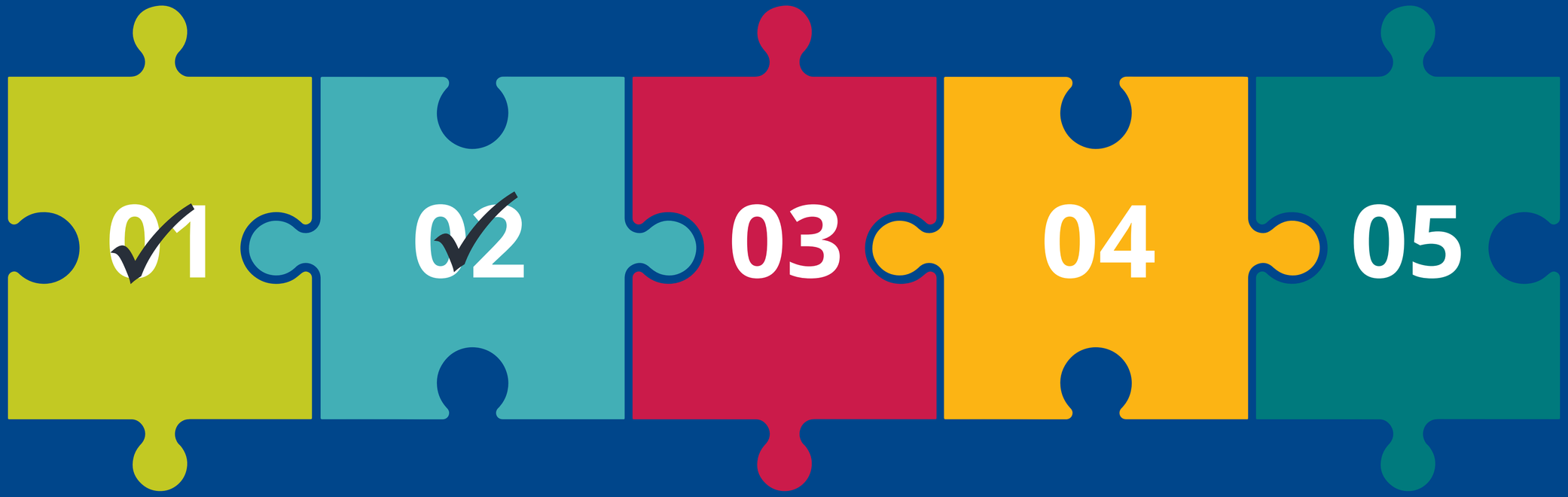
Our 3 Guiding Lenses

1. How does this create **VALUE**?
2. How does this create **VALUE** for our customer(s)?
3. How does this make our customer(s) **HAPPY**?

How Satisfied is Satisfied?



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happy employees
=
happy customers

Do we really know what our employees ~~want~~ value?

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nWoW
new Ways of Working

Employee Value Proposition

- Choice
- Engagement
- Wellbeing
- Autonomy
- Local team cadence

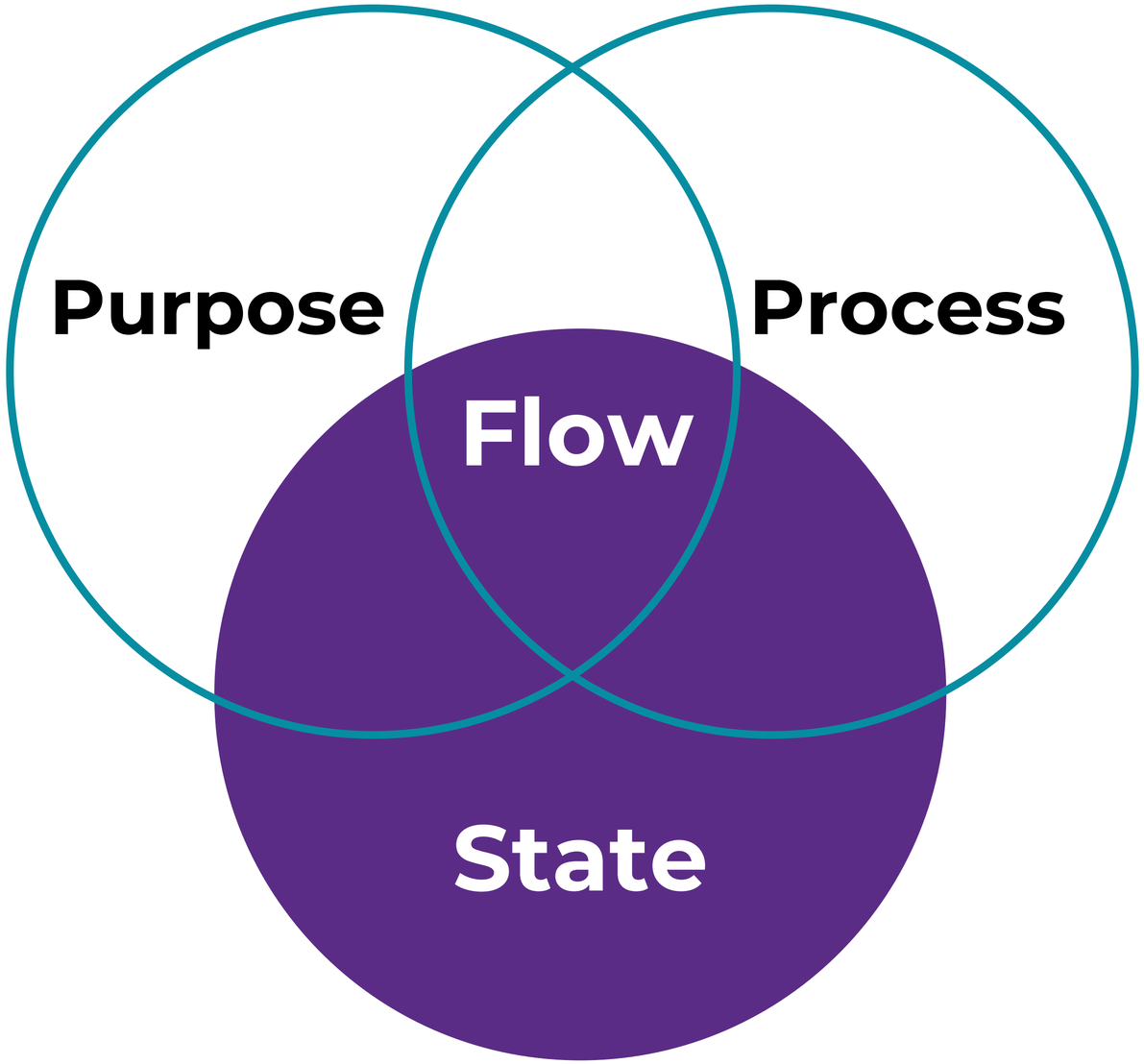
Organisational Benefits

- Attraction & Retention
- Digital capability growth
- Productivity
- Flexibility of operations

Zone Culture
3 Keys for Extraordinary Success

Strategy
20%

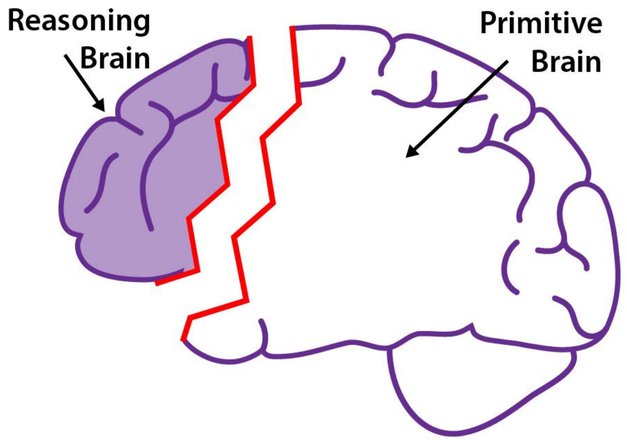
Feel - Do
80%



Zone Culture
Impact of Emotional Accountability

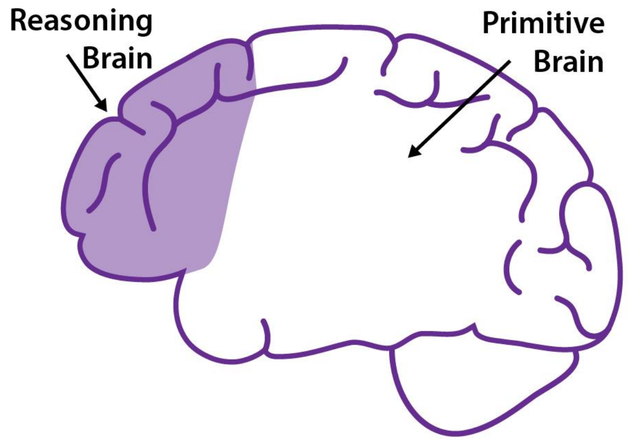
In the Zoo

1. You feel bad and work with half a brain
2. You make poor decisions
3. You treat other people around you poorly
4. You waste time and energy focusing on unproductive thoughts, chatter and actions
5. In the Zoo, there are NO benefits at all for you or others



In the Zone

1. You feel good and work with a whole brain
2. You make good decisions
3. You treat other people around you well
4. You focus on the outcome or solution you want and are much more productive
5. Being in the Zone is very beneficial to you & to others



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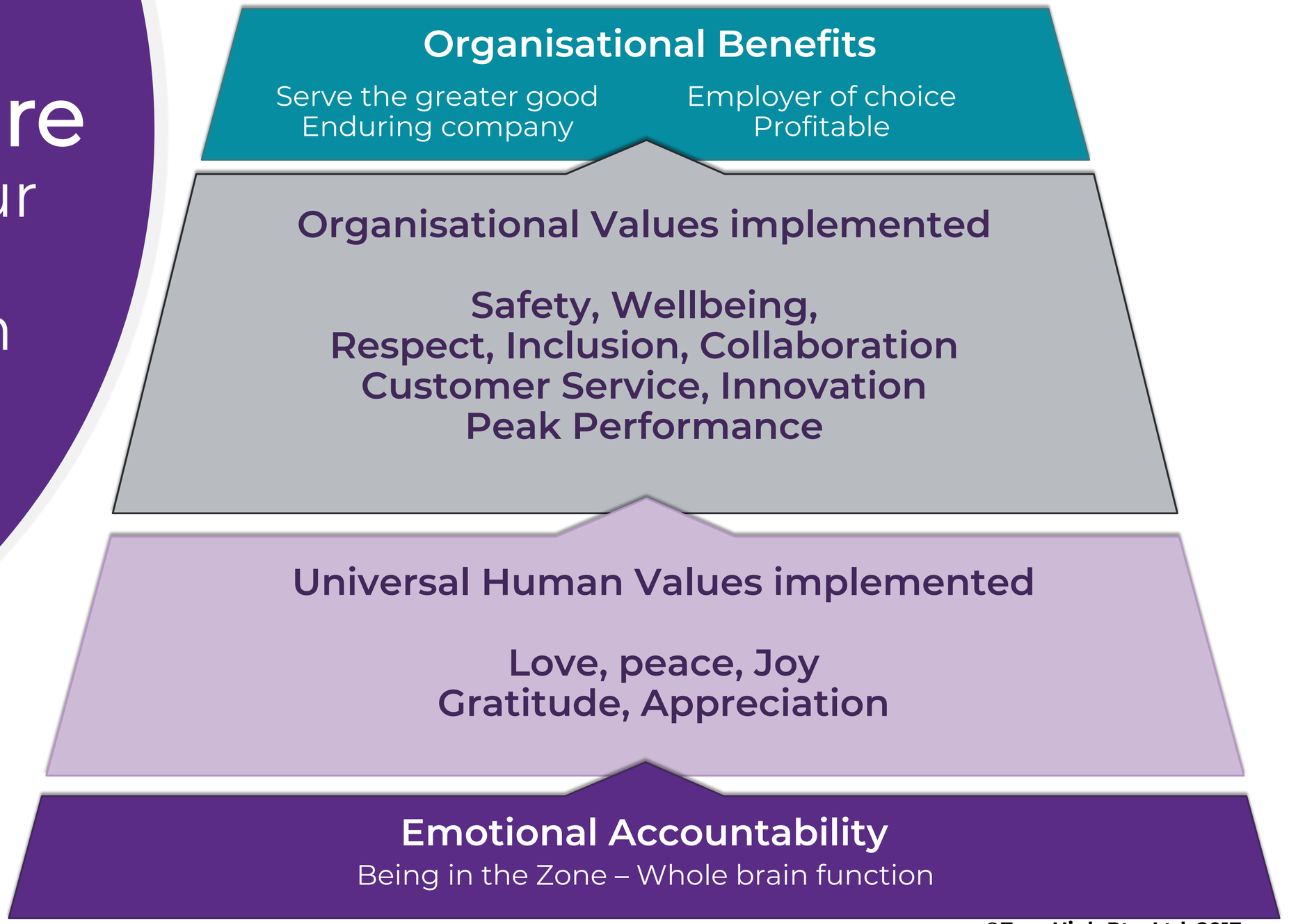
Zone Culture

empowers your people to be their best both at work and at home



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Q & A

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2023 PHI MEMBER SATISFACTION RESEARCH

2021	2022	2023
99%	99%	99%

Ranked #1 – three years in a row!

Police Health is the only fund to achieve
98+% member satisfaction for 16 consecutive years.

Member Satisfaction Research, 2023 – Discovery Research. Measuring satisfaction against NFP health funds

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THANK YOU

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