



Working in “the health system”

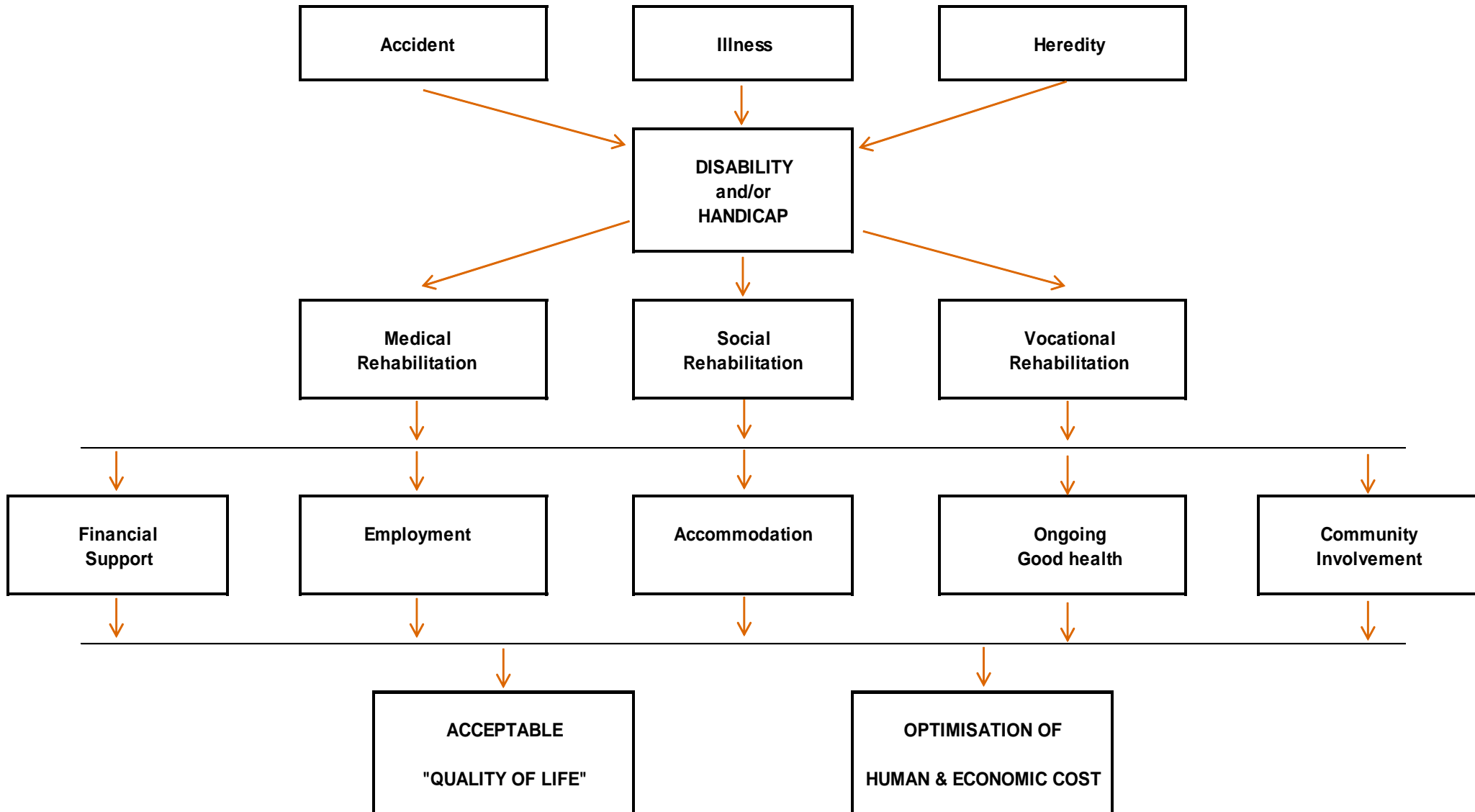
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Contents

1. What is “the health system”?
2. My experiences
3. Relevance to actuaries

What is the health system?

Actuarial research into physical disablement (1985)



What is the health system

Type of system.....

1. Workers' compensation and Transport Accident Compensation?
2. Medical indemnity?
3. Lifetime care and support?
4. Private health insurance?
5. Disability care and support?
6. Health service provision?
7. Social welfare (income support)

Type of work.....

1. Number crunching and reporting?
2. Scheme policy and design?
3. Participant outcomes and evaluation?

My experiences

The Woodhouse principles

Community responsibility
Comprehensive entitlement
Complete rehabilitation
Real compensation
Administrative efficiency



Whitlam and Woodhouse 2009

My experiences

1. System student, participant and researcher – 1970s and 1980s
 - a) Woodhouse, Transcover/MAA, WorkCover, ARIPD, ASCIR, DSA
2. Actuary – for a minute in the 1990s
 - a) C&L/PwC, WorkCover(s), Privatisation, Pricing
 - b) PHI (LHC), Med Mal, DSS, Structured settlements, LTC, AIHW/ICF
3. System review and planning – 2000s
 - a) WorkCover, National Long-Term Care, Rehabilitation (eg SA)
 - b) Coordinated care, case-mix, health resource allocation
4. System design and oversight – 2010s
 - a) Garling, Stronger Together, NDIS, COAG health reforms
5. System participant – now and the future

Relevance to actuaries?

What is an actuary?

“A business professional who deals with the financial impact of risk and uncertainty” (Charles L Trowbridge, 1989) / Google

Or something like.....

A thoughtful professional with superior skills in problem solving through information analysis and iterative monitoring and recognition of quantitative experience in any field

Or the JW 1984 view.....

“Impaired lives: how they affect the work of the actuarial profession”.

The governance cycle (c.2004, my Bible)

