

Cardiac patients blocked by heartless private health insurers

Thousands of Australians who rely on pacemakers and implanted defibrillators are being denied access to remote heart monitoring that identifies problems before they escalate and reduces the need for in-person doctor visits.

Heart experts and advocates are alarmed that some of Australia's largest health funds have turned their backs on patients who require remote cardiac monitoring to not only manage heart irregularities but adhere to COVID-19 related advice to limit hospital visits.

There are approximately 20,000 Australians living with defibrillator or pacemaker devices that while compatible, are not connected to remote monitoring technology. The Cardiac Society of Australia and New Zealand believes up to 2,000 of these are patients have 'high clinical need'.

Cardiologist and Electrophysiologist Dr Bradley Wilsmore from John Hunter Hospital in Newcastle said having health funds reject applications for new enrolments in remote cardiac monitoring "was cause for considerable concern, particularly during the pandemic".

Remote monitoring devices wirelessly share health data and critical alerts from the implant to a treating doctor so they can keep tabs on a patient's symptoms and the performance of their cardiac implant.

Dr Wilsmore said the COVID-19 pandemic brought the need for wider access to this smart and affordable technology into sharp focus.

"These monitoring devices allow the implant to directly and securely transmit data to a cardiologist without having to visit the hospital or clinic," he said.

"It enables us to detect significant events such as abnormal heart rhythm, monitor symptoms and the performance of the device such as battery life, without the patient having to leave their home.

"COVID or no COVID, this is the smartest way to monitor high-risk heart patients. Quite frankly, we shouldn't be fighting with health funds over access to essential medical technology."

Dr Wilsmore said access to remote monitoring was recognised as "best practice medicine" had the added benefit of delivering efficiencies for both patients and doctors.

The average cost of a remote cardiac monitoring device is \$1,450. Many privately insured patients seeking the devices are being blocked by health insurers because of a policy clause that states a remote monitoring system is reimbursed via the Federal Government's [Prostheses List](#) only when provided as part of a hospital procedure after 2015.

In response to criticism from healthcare professionals and concerns raised by the Federal Department of Health, the peak body for private health funds agreed that insurers would consider cases where there is a documented clinical need on an *ex gratia* basis.

However, not all insurers are honouring this commitment.

hearts4heart CEO Tanya Hall says her patient advocacy and support group has been inundated with appeals from doctors and distressed patients who have received rejections from health insurers.

“For months we have been in talks the Department of Health and Private Healthcare Australia, and some funds such as HBF, Australian Unity, GHMBA, DVA, Teachers Health and WestFund are issuing approvals.

“However, several large providers such as NIB, Medibank and AHM are rejecting applications for remote heart monitoring and seem more focused on their bottom line than the health of their members,” she said.

Ms Hall says that access to heart health technology should not be granted or rejected at the whim of a private health insurer.

“We are calling on the Federal Government to make legislative change so that no matter when or where a pacemaker or defibrillator is inserted, no matter which health fund you are with, there is uniform access.”

“At a minimum, cardiac patients deserve that certainty.”

About Remote Cardiac Monitoring

Remote cardiac monitoring, or remote heart monitoring, is a method by which information from a patient’s implantable rhythm management device can be communicated directly to a physician’s office. This allows the doctor and their team to review a patient’s heart activity and device performance without the patient needing to be physically present.

The implanted device syncs with a transmitter and shares the data it has collected. The WIFI-enabled transmitter can then send the data to a patient’s medical care team through a secure portal.

Not all implanted devices are compatible with remote monitoring, however the majority are.

For more information on hearts4heart, please visit: www.hearts4heart.org.au

Media Contact: Georgina Connery, 0420 377 685