



# How Latrobe Health Services is building healthier and more resilient communities

Report | December 2024







# Contents



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This report has been prepared by Think Impact on the instructions, and for the benefit, of Latrobe Health Services in relation to supporting the understanding of its organisational impact. It is not to be used for any other purpose.

In the spirit of reconciliation, we acknowledge the Traditional Owners of Country throughout Australia and our local Traditional Owners of the land on which we are meeting, the Gunaikurnai People. We recognise their continuing connection to land, waters, and culture. We pay our respects to their Elders past, present, and emerging.

**Disclaimer**  
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# Foreword

In 2023, Latrobe Health Services embarked on a journey to understand the value created by our services and community investments. As a regionally focused, not-for-profit health insurer committed to delivering the best possible services to our members, we have long invested in the health of our communities since we were established by power industry workers in 1950. Now providing hospital and extras coverage to members Australia-wide, much has changed however, the spirit of our founders remains.

We are drawing on our history as a leader in facilitating community health programs to focus on preventative and innovative health initiatives for our members and the wider community. Through this report you will read many examples of our commitment to improving health outcomes as part of our core service offering and through our annual community investment. Initiatives such as targeted grassroots programs supporting regional children and young people, improving financial resilience through member hardship benefits and local employment opportunities, and building clinical capability in Gippsland through our ownership of Maryvale Private Hospital, are driven by key indicators found in our members' health data.

This report presents Latrobe Health Services' Total Impact Value Model, and the data and stories that underpin it. The Total Impact model draws on the Six Capitals framework which supports organisations to articulate how value is created over time by considering the six types of capital. The framework uses stakeholder reflections and data collected between February and August 2024 to communicate the ways in which value is created by our services, investments and community partnerships, allowing Latrobe Health to effectively measure impact.



The Total Impact Value Model and this report provide the foundations to understand how Latrobe Health Services will look to strategically invest in and contribute to healthier and more resilient communities for all.

We are proud to present our first Total Impact report to our members, community and industry. This report represents our commitment to measuring and understanding the impact of our business and partnerships and sharing these results with our members and community.

Sincerely  
**Ian Whitehead**  
Chief Executive Officer

# How Latrobe Health Services is building healthier and more resilient communities

As a regionally focused, not-for-profit private health insurer, Latrobe Health Services is committed to delivering the best possible service and benefits to its members. However, its work isn't limited to providing insurance and health services. It also actively supports the overall wellbeing of the communities it serves and other organisations which promote that wellbeing.

To this end, Latrobe Health Services makes a series of targeted investments designed to result in a healthier and more resilient community. This has raised several important questions for the organisation, namely:

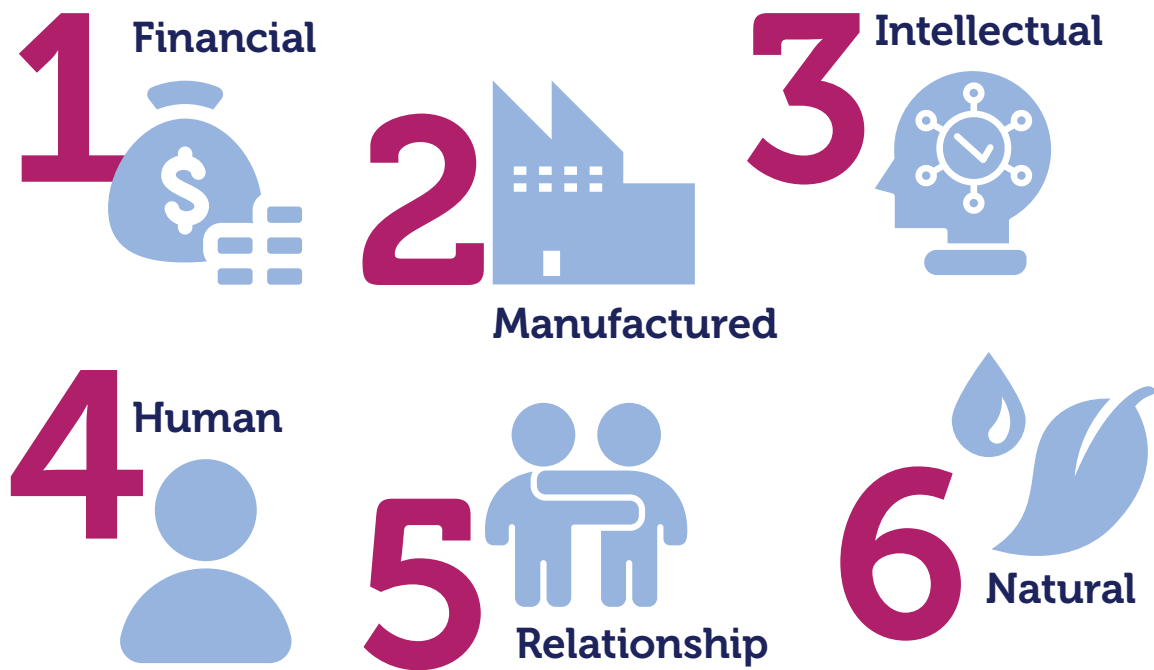
- What types of value does this work provide to the organisation's members and the community more broadly?
- What framework can we adopt to help articulate the value created?
- To what extent is value of different types created?
- How can this value creation be measured and articulated to its stakeholders?

To begin answering these important questions, Latrobe Health Services' Total Impact Value Model was developed to help the organisation understand, measure and articulate the different forms of value it creates.

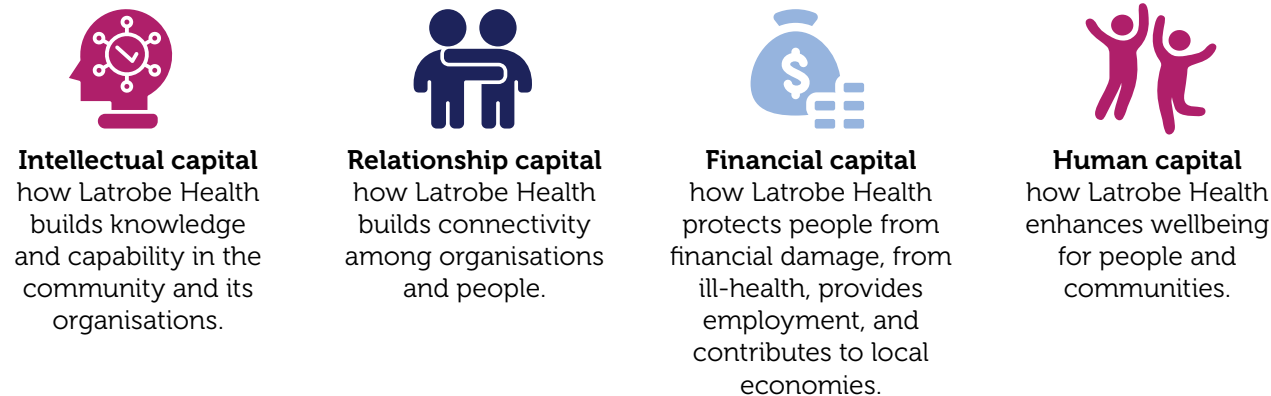


As a starting point, Think Impact has drawn on the International Integrated Reporting Council's (now part of the International Financial Reporting Standards [IFRS] Foundation) Six Capitals framework. This framework recognises that value resulting from the activities of an organisation can be recognised in six ways or capitals.

These are:



Due to the nature of Latrobe Health Services' work, four of these six capitals have been determined as material. They are:



Each of these capital types is driven by many factors. For the purposes of this study, and informed by extensive consultation with stakeholders, we focus on the three most significant value drivers in each capital type. Some of the work Latrobe Health does in its community extends across multiple capital types.

The resulting Total Impact Value Model is summarised below. Each capital type, and its primary value drivers are detailed in the subsequent sections of this report.

For each value driver, this report shares how Latrobe Health Services is contributing to the value and what difference it is making through stories and data. Latrobe Health views its contributions to members and community holistically from community donations, right through to its business-as-usual activities.



Figure 1: Latrobe Health Services Total Impact Value Model





We ❤️ that you had  
your heart health  
checked today

# 01

## Intellectual capital

Intellectual capital is the knowledge and skills generated or attracted into the community by Latrobe Health Services. The three most significant forms of intellectual capital generated by the activities and investment of Latrobe Health are:

### Health literacy

The degree to which community and members can make informed decisions about their health and health insurance.



### Regional clinical capability

The clinical knowledge, skill and training that are accessible locally.



### Strengthened community organisations

The degree to which community organisations offer expanded and enhanced service offerings to the region.







## 1.1 Value driver – Health literacy

Health literacy represents the degree to which community members can make informed decisions about their health and health insurance, navigate the health system, and be proactive in addressing their health needs.

### How Latrobe Health Services contributes to this value

Latrobe Health Services contributes to health literacy through the following activities:

- Call centre engagement – providing member support to navigate the health system.
- Supporting community programs including Phoenix Australia, Healthy Hearts and Shane Warne Legacy which increases peoples' understanding of their own health and supports their ability to manage it.
- Providing information to members on changes in legislation, rebates, extras, and types of insurance.
- Assisting pre/post-hospital admission through the Supported Discharge Program.

### What difference is Latrobe Health Services making?



of members agreed they have the information they need to make informed decisions about their health care needs.



of workplace Healthy Hearts participants know their heart health indicators (compared to 24% prior to participating).



people have received the Supported Discharge Program since its inception in 2003.



hours of phone support was provided to members in 2023-24.



of members feel confident they have the information they need to make informed decisions about their health insurance.



of clients attending the Phoenix Australia Trauma Psychiatry Clinic reported improved functioning.



of those seen by Phoenix Australia agreed or strongly agreed they could better self-manage their mental health due to the clinic.



of those seen by Phoenix Australia thought about hurting themselves less often (prior to the Clinic, 17% had thought about ending their life at least sometimes).

The increased ability of people to better navigate the health system and better manage their health will result in more efficient delivery of services, less duplication and more people accessing the right service the first time.



## Investing in Healthy Hearts – heart health screening and community awareness

According to the Australian Institute of Health and Welfare, cardiovascular disease kills approximately 42,700 people per year and was the underlying cause of 25% of all deaths in Australia in 2021.

In 2022, to improve heart health outcomes, Latrobe Health Services supported the Gippsland Healthy Heart Study, a pilot program that included pop-up screening sites in Gippsland to test the heart health of 500 Gippslanders. The screenings tested key heart health indicators or risk factors for heart disease including blood pressure, heart rate, body composition, diabetes risk, and non-fasting cholesterol levels to support people to take preventative actions to improve their heart health. The study found 85.8% tested had one or more untreated cardiovascular risk factors. The results provided valuable insights into the community's poor heart health and lack of resources available to them.

Building on the Gippsland Healthy Hearts Study, in February 2023, Latrobe Health Services supported the launch of a program providing free 15-minute heart tests by pharmacists across regional Victoria in partnership with Wesfarmers. These checks give patients instant results and advice on maintaining heart health and provide the information they need to make informed choices.

This program has continued to evolve, with the launch of the Shane Warne Legacy Health Check campaign at the Boxing Day Test in 2023 (see the case study on page 12). In 2024, there is an ongoing collaboration that aims to provide 400,000 free health checks to Australians to support heart health and premature death.

### Pilot, June 2022

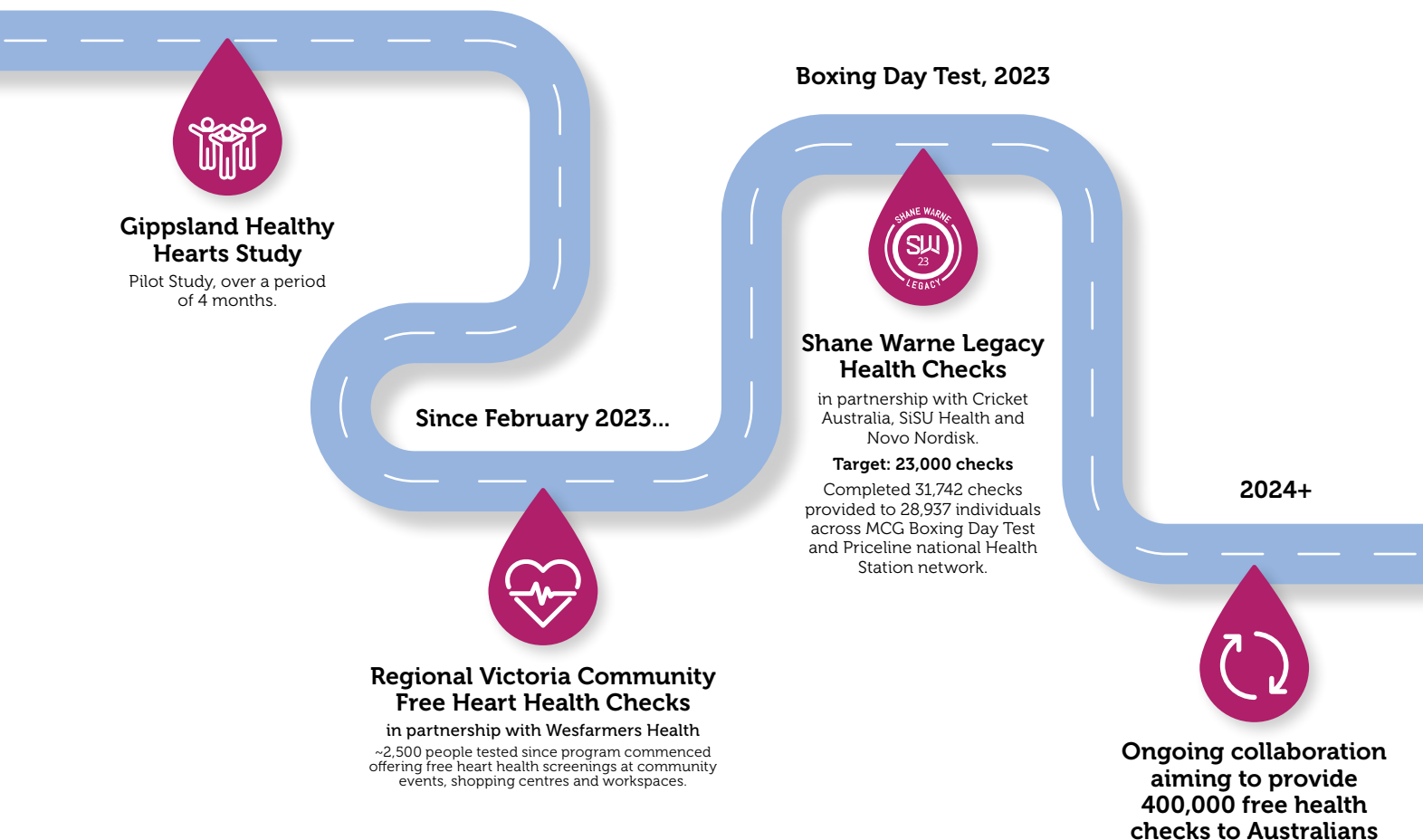


Figure 2 Investing in Healthy Hearts – Latrobe Health Services investment over time

The program continues to grow today gathering momentum in regional Australia through free health checks in corporate workplaces including in Gippsland, Warrnambool, Ballarat, Wyong, and Wodonga.

### Heart health indicators – supporting health literacy, the results

Heart disease is a leading cause of death in Australia. The free health checks test key heart health indicators, including blood pressure, heart rate, body composition, diabetes risk, and non-fasting cholesterol levels to support people to be aware of their heart health and make informed decisions to support their health. For example, if you have diabetes, you can be up to four times more likely to have a heart attack or stroke than people who don't.

People who participated in the Latrobe Health-funded Healthy Hearts program reported having a better understanding of their heart health indicators after their free test, with 13% of those screened being referred to a GP because of their heart health results.

The heart health screening that has occurred in workplaces found that 79% of 374 workplace participants recorded at least one risk factor for cardiovascular disease.

## Health Literacy Before & After Health Check

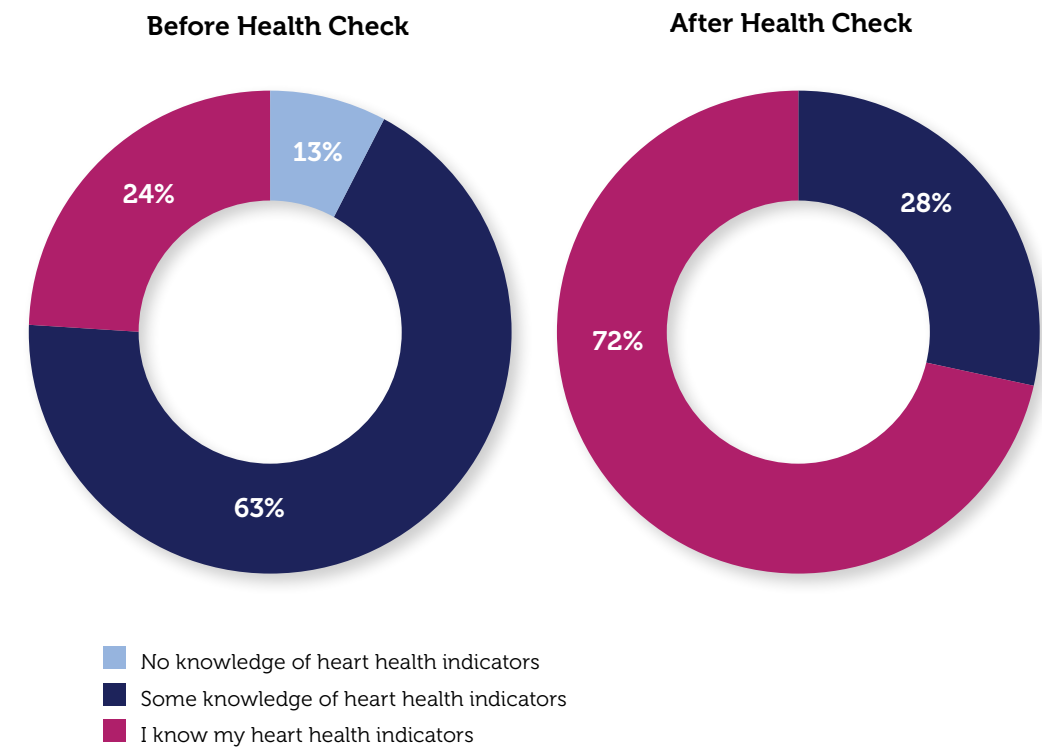


Figure 3 Free heart health screening – knowledge before and after health check (September 2023–March 2024, n=133)



## Case study — Shane Warne Legacy Health Check campaign

The Shane Warne Legacy Health Check campaign, that began in November 2023, is a national heart health awareness screening and risk reduction program. The campaign honours Australian cricketer, Shane Warne, who passed away in 2022 from a heart attack. Latrobe Health Services is the proud Founding Partner of the Shane Warne Legacy, and worked alongside SiSU Health to deliver the campaign target of 23,000 free four-minute health checks by the 31 December 2023.

**The campaign exceeded this ambitious target with a total of 31,742 tests provided to 28,937 individuals.**

The tests found that 22% of participants reported high blood pressure, a leading preventable risk factor for cardiovascular disease, with 106 participants recording severe blood pressure and advised to consult their GP immediately.

After receiving the results, one of the Boxing Day participants shared later that they *'visited a doctor and am now under two medications for blood pressure and have a medical exercise plan. The doctor indicated I was a walking time bomb with the excessively high blood pressure.'*

Another participant shared, *'I did the test with a childhood mate. We've been friends for 40 years and never had a conversation about our health and wellbeing. Doing the test was a catalyst for an open conversation about the positive results and areas of our diets and lifestyle that would lead to stronger health.'*

In 2024, Shane Warne Legacy, Latrobe Health Services and SiSU Health announced their partnership to expand the 'Shane Warne Legacy Health Check' program, nationally, for another two years. As Founding Partner, Latrobe Health is proud of this collaboration aimed to provide 400,000 free health checks to Australians, raise awareness about heart health and reduce risk.



## 1.2 Value driver – Regional clinical capability

The existence of high quality clinical and medical services is vital for the wellbeing of any region. Providing accessible clinical knowledge, skill and training locally enriches a community by keeping its population healthier.

### How Latrobe Health Services contributes to this value

Through its investment in Maryvale Private Hospital, Latrobe Health Services has established a local facility that attracts specialists to deliver clinical services in the Gippsland region. Without these services, local patients and their families would have to travel great distances to receive the care they need. Maryvale Private Hospital also serves as a training facility for doctors, nurses and other health care professionals to further build the capabilities in the region.

To strengthen clinical capabilities, Latrobe Health Services has partnered with Phoenix Australia, experts in trauma related health and wellbeing. Through educational webinars, Phoenix Australia plays a role in training general practitioners to further develop their capabilities in managing complex mental health conditions, including post-traumatic stress disorder (PTSD).

### What difference is Latrobe Health Services making?

#### Investing in health care infrastructure – Maryvale Private Hospital



One of the perennial challenges facing regional populations is the distance required to travel when seeking specialist medical attention. In the past, many patients have needed to travel to Melbourne or other major cities for specialist care. Latrobe Health Services has reduced this need to travel for Gippslanders by investing in Maryvale Private Hospital.

Latrobe Health established the Maryvale Private Hospital in 1991 to provide for the health care needs of the Gippsland community. Located in Morwell, Victoria, the hospital has 65 beds and has catered to more than 65,000 patients since its inception. It has attracted many specialists to the region and supports 14 medical specialties.

#### Expanded range of specialists available in the region



In 2021, Latrobe Health Services invested \$16 million in the redevelopment of Maryvale Private Hospital, representing an organisational commitment to providing the highest level of care for the Gippsland community.

The redevelopment has seen the addition of two new theatres, an upgrade to an existing theatre and 19 additional beds. The project also created a new central sterilising service department, admissions centre, a pre-surgical waiting area, and expanded consulting areas.

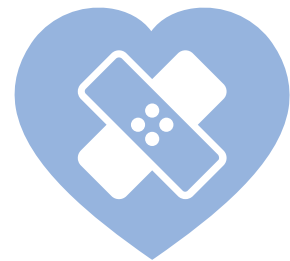
Completed in August 2023, these upgraded facilities and improved capacity will enable professional growth and development among health care specialists, enhancing their ability to deliver the highest quality of care.



In FY2023-24, Maryvale Private Hospital had 9,087 patient days with 5,120 admissions and employed 129 permanent (79 clinical and 50 non-clinical) and 34 casual employees. Maryvale Private Hospital provides 14 different health care specialties delivered by 56 admitting specialists.

**Specialties now offered at Maryvale are:**

- Orthopaedics
- Cardiology
- General surgical
- General medicine
- Gastroenterology
- Oral maxillofacial
- Gynaecology
- Ophthalmology
- Urology
- Dental
- Plastic surgery
- Sleep studies
- Oncology
- Ear, nose and throat



**Investing in people – the Maryvale Private Hospital and Latrobe Regional Hospital Registered Nurse Program**



The Maryvale Private Hospital Registered Nurse Graduate Program is a collaboration with Latrobe Regional Hospital (LRH) that supports first-year Registered Nurses to transition into the workforce. The program provides comprehensive clinical experience and a supportive learning environment to ensure new nurses develop the clinical skills and confidence they need to be competent Registered Nurses. In 2023, four students completed the Registered Nurse Graduate Program. All four students have continued to work at Maryvale Private Hospital post-completion.

In 2023, Maryvale Private Hospital also commenced its graduate program for Enrolled Nurses. This program assists first-year Enrolled Nurses to develop and consolidate their clinical skills in a well-supported environment. All five nurses who completed the program in 2023 continue to work at Maryvale Private Hospital post-completion.

**Participants in Maryvale Registered Nurse Graduate Program retained post-completion**

Year	No.	Retention
2021	6	83.3%
2022	6	66.6%
2023	4	100%

Table 1: Number of participants from the Maryvale Registered Nurse Graduate Program continuing to work in the region

**Case study – Attracting medical specialists to the region**

Dr Derk Pol is the Director of Cardiology at Latrobe Regional Hospital, co-founder of Gippsland Cardiologist Service (GCS) and member of Maryvale Physicians Group. A born and bred local, Derk is passionate about improving regional cardiac capabilities and transforming cardiac care in the Gippsland region.

There is a significant demand for cardiologists and specialist physicians, Derk observes. ‘Gippsland experiences the highest level of cardiovascular disease in Australia, with all risk factors being above average in the region.’

He describes the volume of cardiology work as ‘immense’, yet historically, access to cardiology services was limited. ‘In Ballarat, there were eight cardiologists per 100,000 people; where as in Gippsland, there were only two cardiologists in the public hospital attempting to meet the needs of 300,000 people.’

Established in 2021, GCS is a private cardiology group that aims to improve public and private cardiac services available to the local community through continued partnership with Maryvale Private Hospital and Latrobe Regional Health. The public hospital now has access to nine highly qualified cardiologists six days a week when, in the past, they only had an infrequent visiting cardiologist once a week. The cardiology service has grown to become Gippsland’s main site for private cardiac work and care. Derk reflects that having Maryvale Private Hospital has helped recruit highly qualified cardiologists and attract different specialist physicians to the region.

Access to high-quality specialists has created a culture of peer support among regional health services in Gippsland, supporting one another to provide a higher level of care and accommodate sicker patients than before. Derk estimates that ‘traditionally only 10% of cardiovascular cases stayed in Gippsland and 90% would be sent either to the Epworth or Cabrini in Melbourne to receive treatment.’ Needing to travel long distances to receive treatment increases the risks and potential complications for patients requiring cardiac care, including damaging heart tissue.

Derk has seen a significant improvement in care for regional patients with heart conditions since he began working as an intern at Latrobe Regional Hospital in 2013. ‘Where echos (echocardiograms) used to happen only once a week, there are now three full-time sonographers available six days a week at the clinic and five times a week at the hospital. The number of stents placed has also seen a five-fold increase.’

You can read more about Dr Pol’s experience on page 25.





## Supporting careers in Health Camp 2023 and 2024

Latrobe Health Services supports the Careers in Health Camp which is held each year for secondary school students in years 10 to 12 from across the Gippsland region.

The camp provides opportunities to engage in activities at Federation University and TAFE Gippsland to learn about the range of careers available in health-related disciplines and participate in industry tours at Latrobe Regional Hospital, Maryvale Private Hospital and West Gippsland Healthcare Group, including engagement with aged care facilities and Ambulance Victoria.

Students experience first-hand what education opportunities and future career options might be available to them and gain a better understanding and knowledge of the opportunities in the Gippsland region. As an example, some participants joined with only an awareness of nursing opportunities and are now interested in pursuing other areas.



## 1.3 Value driver – Stronger community sector

Strong community organisations are essential contributors to the wellbeing of all communities. Strengthened community organisations allow for expanded and enhanced services in the region. This contributes to both improved social and health care outcomes for the community.

### How Latrobe Health Services contributes to this value

Latrobe Health Services makes investments in, and partners with, many community organisations in the region. This includes supporting Phoenix Australia, Berry Street, Anglicare, Orange Door, Shane Warne Legacy, and Quantum Support Services to assist these organisations to build capabilities in both health care and social service delivery.

Latrobe Health is also committed to regional employment and Latrobe Health staff contribute skills and capacity to the local community through their volunteer contributions.

### What difference is Latrobe Health Services making?

Investments in community organisations have built their capability in:



- trauma-informed practice
- mental health treatment (especially youth mental health)
- early detection of PTSD

- prevention of family violence
- improved heart-health literacy
- women's health
- access to GPs



52% of Latrobe Health Services staff surveyed volunteer in their local community.



43% of Latrobe Health Services staff that volunteer are skilled volunteers.



Latrobe Health Services staff described the ability to volunteer in their community as a source of pride and connection to their local community.





## Case study — Helping the CFA do what it does best

Andrea Buckland has been with Latrobe Health Services since commencing the role of CFO in March 2011. Currently the Company Secretary, Andrea holds a critical governance role in the organisation, ensuring Latrobe Health Services is compliant with regulatory standards.

Originally from Melbourne, Andrea moved to Longford upon joining Latrobe Health Services. To foster local connections and support the community's growth, Andrea joined the Country Fire Authority (CFA) as a non-operational member and volunteers as Treasurer for the CFA. The role of the Treasurer is 'important to the survival of the brigade', overseeing financial administration and fundraising. Despite this, it is usually something 'everyone runs screaming from' owing to the time commitment and expectation of a comprehensive background in accounting and financial planning.

For Andrea, this role draws heavily on her own professional experience. Andrea sees the community as 'better off using their core skills' to improve resource efficiency. In her case, this involves using her governance and accounting expertise to 'free people up to fight fires' and do what they do best.

Availability of specialist skills in regional communities, such as Andrea's, have become possible through Latrobe Health Services' regional office. Community services can now draw on the expertise of Latrobe Health Services' employees to enhance the capabilities of non-profit organisations.



## Case study — Building clinical capability in the region

Maryvale Private Hospital has become the first regional hospital in Australia to offer the CORI system, a world-class knee replacement technology. This second-generation robotics-assisted system has advanced technological capabilities to improve surgical precision, leading to improved patient outcomes. Benefits include better Patient Reported Outcome Measures such as reduced pain levels, higher treatment satisfaction and less joint stiffness.

Gippsland patients can now receive high-quality healthcare services without having to travel long distances to access metropolitan private healthcare services. Instead, they can recover locally and in close proximity to their family. The robotics-assisted approach combines the precision of robotics with the expertise of surgeons, ensuring correct implant positioning and better long-term functionality.

This new technology not only benefits the patient but also reflects Maryvale Private Hospital's commitment to enhancing clinical capabilities in regional areas. Specialists and the clinical team are able to develop their orthopaedic skills and practice with cutting-edge technology available in only one other hospital in Victoria. In addition, ongoing investments and improvements, including the \$16 million hospital redevelopment project, highlight Maryvale Private Hospital's dedication to providing accessible, high-quality healthcare services to its community in south-east regional Victoria.





# Impact on community organisations from Latrobe Health Services investment

## Case studies



### Faster access to psychiatric assessments, Phoenix Australia

Latrobe Health Services partnered with Phoenix Australia, Australia's National Centre for Excellence in Post-traumatic Mental Health, to bring bulk-billed post-traumatic mental health specialists and treatment services to regional Victoria. Phoenix Australia was also funded to educate GPs in regional Victoria about how to recognise and diagnose PTSD and make referrals to its PTSD specialists.

Phoenix Australia helped to reduce the wait times for psychiatric assessment. The typical wait time for an assessment at the Phoenix Australia health clinic is five weeks while the state average is six months.

Phoenix Australia has also helped Victorians save approximately \$270,000 from over 1,614 bulk-billed appointments – that is they have no out-of-pocket cost. According to Medicare, Victorians pay around \$179 of out-of-pocket expenses per appointment.



### Manna Gum Community House Inc. (MGCH)

Latrobe Health Services matched the donations collected at the launch of the 'Celebrate Her: Stories of South Gippsland Women' book in 2023. The proceeds were donated to MGCH to support The Hub, a wellbeing and social centre for young parents and carers in Toora and surrounding districts.

The program helps 20 young parents and carers in these areas overcome barriers to engagement, including geographical and social isolation; lack of access to public transport; limited access to childcare; increased cost of living expenses, and family violence. This funding ensures the program can continue to provide wellbeing activities such as visiting the community garden, observing nature and meeting other families to overcome social isolation and create a sense of belonging within the community. In addition to increased social engagement, children have also been able to participate in activities that increase early learning opportunities. The Hub has also generated local employment opportunities.



### Gippsland Business Awards

Latrobe Health Services sponsored the Health and Wellbeing category of the Gippsland Business Awards, in addition to providing committee members and others with financial support. This support has been instrumental in ensuring the ongoing financial viability of the Gippsland Business Awards, enabling them to continue to celebrate and promote excellence in business in the region.

Finalists have shared that their businesses have experienced growth since achieving winner/finalist status owing to greater business exposure and being able to leverage the award to raise their business profile.



### Gippsland Community Leadership Program

From 2022 to 2024, Latrobe Health Services has annually awarded scholarships worth \$6,600 to support individuals impacted by disability to complete the Gippsland Community Leadership Program. The program aims to empower participants to advocate for people living with disability.

Tessa Jenkins, the 2022 recipient of the scholarship, credited the program with improving her confidence and has since become an increasingly active disability advocate in her workplace. Tessa spoke at a Women in Gippsland International Womens' Day event in 2024. Jessica Evans, the 2023 recipient, has also become a disability advocate for her wheelchair-bound son. Since completing the program, Jess has built on their efforts behind 'The Wheely Serious Project' to raise awareness among businesses around access issues in Gippsland retail outlets.





# 02

## Relationship capital

Relationship capital is the value generated by the improved working and social relationships that occur between organisations, sectors, stakeholders, and networks. It can manifest in the ability to share information, the ability to work together or the ability to be socially connected.





## 2.1 Value driver – Public/private health coordination

While the public and private system work closely together to deliver Australia’s world-class health care system, there are also differences in the experiences of public and private patients.

Coordination between private and public health organisations contributes to a more connected health care system.

### How Latrobe Health Services contributes to this value

Latrobe Health Services recognises the challenges presented to patients from poor public–private coordination and actively works to mitigate them. As an example, Maryvale Private Hospital takes overflow from the public health care system, and contributes to better support and access for patients.

### What difference is Latrobe Health Services making?

Maryvale Private Hospital supports the regional health system by taking pressure off public health care services. In FY24, 6,097 patients were admitted to Maryvale Private Hospital including 1,570 public hospital patients who may not have received timely care otherwise.

Year	MPH admissions	Public overflow admissions
FY20	3,775	0
FY21	4,257	0
FY22	4,507	295
FY23	5,123	727
FY24	6,097	1,570



Table 2 Patients admitted to Maryvale Private Hospital, including public hospital patients overflow admissions (source Maryvale Private Hospital)

## Case study – Coordination between the public and private health sectors

Dr Derk Pol knows that coordination between the public and private health sector is critical for good patient outcomes.

As the Director of Cardiology at Latrobe Regional Hospital, co-founder of Gippsland Cardiologist Service (GCS) and member of Maryvale Physicians Group, Derk sees how vital Latrobe Health Services’ investment in Maryvale Private Hospital has been for this type of coordination. The ability to make referrals to Maryvale Private Hospital has enabled Derk to see more patients than he could previously. This has also taken pressure off the public hospital which is ‘always short on beds.’ Maryvale Private Hospital can keep older patients who may need additional time in hospital for a further 1–2 days to give them the confidence and assurance they need to return home. Derk reflects that without Maryvale Private Hospital, ‘the public hospital would not have this flex capacity.’ Maryvale Private Hospital also enables patients with private health insurance to access services closer to home. Previously, patients would need to travel over 100km to Berwick to access private health care.

Derk says local GPs have also experienced the benefit of improved cardiac services in the region. There is now a streamlined referral pathway for patients to be admitted to hospital. Patients not requiring intensive care can bypass emergency and be admitted to Maryvale Private Hospital in 30 minutes, which also relieves pressure on the public emergency departments.

You can read more about Dr Derk Pol’s experience in Gippsland on page 15.

## 2.2 Value driver – Health and community sector connection

Many people accessing community support services also have a need for health services, so it is vital for the health and community support sectors to work better together. Latrobe Health Services assists many community support organisations to ensure post-hospitalisation support, build their capacity to work with people experiencing trauma, identify mental health challenges such as PTSD, and to generally work in more connected ways with the health sector.

A connected health and community support ecosystem in regional communities supports a more efficient and targeted care delivery to individuals. This contributes to better outcomes for patients, community members and other health care stakeholders in the region.

### How Latrobe Health Services contributes to this value

Latrobe Health Services’ investment in community support organisations provides greater connectivity between social support and medical services ensuring more people get the right care and support when they need it.

Latrobe Health Services has long known that ensuring members have a safe and supported environment to go home to from hospital promotes member confidence and better health outcomes. The Supported Discharge Program is a funding model that provides a package of interim services and support for a 6-week period post acute inpatient stay, and has enabled 2,865 members to restore their health, wellbeing and functional independence in a safe and supported environment.



Since 2019, there has been a 77% increase in people accessing the program, with a growing number of people in the 74+ age cohort. At the same time, there has been an 80% increase in the inpatient bed days saved, creating greater capacity within the health care system for people requiring inpatient care. The most common type of services provided through the program is home-based rehabilitation for total knee and hip replacements. Providing home-based rehabilitation provides an opportunity to people to recover at home, and establish health and community connections during their recovery.

### Latrobe Health SDP Episodes

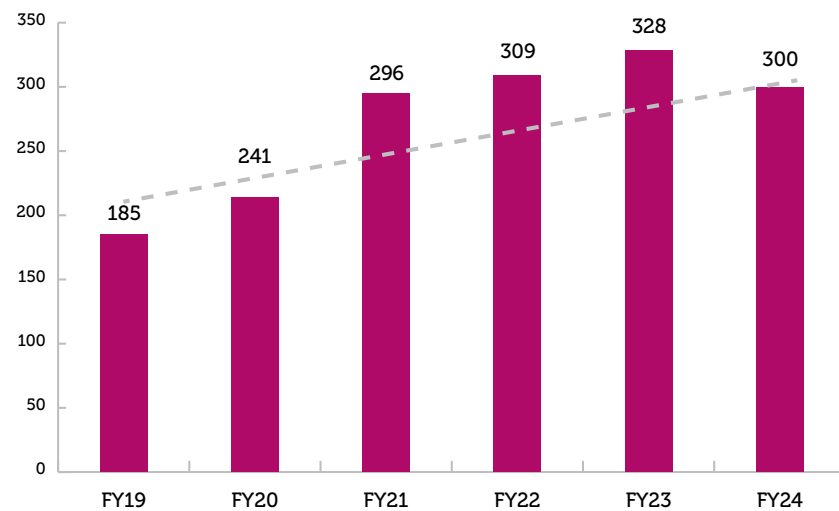


Figure 4 – Supported Discharge Program episodes (raw data)



## What difference is Latrobe Health Services making?

### Case study – Supporting coordination between health and community sectors

**Kaye McMillan is a passionate Health Project Lead at Latrobe Health Services who relishes her diverse role working and solving problems across the organisation.**

According to Kaye, having a well-connected social support and health care sector is crucial to helping patients leave hospital to recover more quickly, safely and comfortably in their own home environment.

‘People who get home sooner get better sooner. Recovering at home builds confidence for the patient. They are empowered to be in control of their own recovery in their familiar surroundings, sleeping better in their own bed. Having regular in-home support means they can ask about any concerns and get immediate reassurance without having to go to a GP or call their surgeon, which reduces anxiety. They have a quicker recovery to normal life without the elevated risks of infections and falls from staying in hospital.’

‘Our approach to health insurance has always been to look at what is best for members, asking the question, “What would we want if it was one of our family members?”’

In 2003, Latrobe Health Services was the first Australian health insurer to offer a Supported Discharge Program, where patients leaving hospital receive short-term assistance in their own home environment while they recuperate from their recent illness. Services are tailored to meet their needs, including home care, home-based rehabilitation, specialised equipment, home nursing, and more.

An additional benefit of community relationships and connections with social support services is that they help people with chronic conditions or increasing needs that may not have been recognised prior to hospitalisation. ‘Once home and receiving support services longer-term, needs can be identified or fast-tracked. Latrobe Health Services can facilitate that longer-term care, and it can be a seamless transition,’ enthuses Kaye.

Latrobe Health Services has also provided financial support to some of their local social service connections such as The Smith Family, Quantum Support Services and Berry Street to facilitate social service provision.





## Case study – Connecting patients with support services, Henry’s story

Henry\* had a knee replacement in early 2023 at the local Maryvale Private Hospital. He says, ‘For years I put off dealing with the knee issue and the degeneration associated with 50 years of jogging.’ But when he could no longer go on long walks without limping and being in significant pain, he ‘bit the bullet.’

After spending three days in hospital, Henry was eligible for the Latrobe Health Services Supported Discharge Program which he said was excellent. ‘The local physio came for around ten visits, and home help came for a couple of weeks. It was good to get assistance because I was back to being almost helpless – I was hobbling and useless. Getting help at home was excellent, a good comfort.’

One year on, Henry is ‘back to almost what I was – I’m back to doing all the walking I want to do.’ He’s even tried jogging a couple of times and will persist as the knee continues to improve. Finally, he will be able to fulfil his intention to join the local bushwalking groups.

Henry is feeling happy and optimistic: ‘New knee, new me!’

\*Not their real name



## 2.3 Value driver – Social connection

Health episodes can lead to social isolation for many people. Locally accessible specialists, good treatment and appropriate support contribute to faster recovery and reduce the experience of isolation associated with ill-health.

### How Latrobe Health Services contributes to this value

Through their activities to build regional clinical capability and support community organisations and activities which promote good health and health literacy, Latrobe Health Services is contributing to people’s ability to maintain connections during health episodes. This contributes to stronger families and improved ability to maintain social relationships.

### What difference is Latrobe Health Services making?

## Case study – Reduced isolation due to investment made by Latrobe Health Services, Jean’s story

Gippsland local Jean\* has lived in or near Morwell her whole life. She and her family have been members of Latrobe Health Services for nearly 25 years, and her parents were also members before they passed away.

Jean recalls her Dad had ‘major surgery and was in the local Maryvale Private Hospital for a few weeks. If access to this local facility hadn’t been available, he would have needed to travel to Melbourne for the surgery. This would have left him isolated from his family and friends.’

‘Having the surgery locally at Maryvale saved Mum from having to travel to Melbourne to visit him. She was able to jump in the car and visit Dad every day. She did not have to get on a train a couple of times to head to Melbourne, as she didn’t drive in Melbourne traffic.’

Jean says having a local service is so important, and staying locally means social connections can be maintained with family and friends.

\*Not their real name





# 03

## Financial capital

Financial capital is the value generated for members and the community that results in economic wellbeing. It can appear in the form of improved financial resilience of members in the event of health episodes, extra benefits made available to corporate customers, or contribution to local employment.







## 3.1 Value driver – Financial resilience

Appropriate health insurance protects people and families from the financial risks associated with ill-health.

### How Latrobe Health Services contributes to this value

Latrobe Health Services contributes to member financial resilience by:

- providing appropriate health insurance to reduce financial risks associated with health episodes
- providing hardship support to assist members to maintain cover
- providing optical agreements with large suppliers to give members a better deal financially on lenses and frames

### What difference is Latrobe Health Services making?

#### Health insurance protecting financial wellbeing

In FY24, Latrobe Health Services paid \$172.8 million in extras, hospital and medical benefits to members. Members claimed for 56,613 hospital episodes and had 40,681 surgically implanted prosthetic devices, with benefits totalling \$29.19 million.

The highest individual claim made was \$143,320 for a member’s spinal fusion.

In the last financial year, 157 members claimed financial hardship support, on average, saving more than \$1,000 in health insurance premiums.

#### Hardship support for our members

Latrobe Health offers hardship suspensions for its members – scaling this program up when most necessary. In recent years this has included expanding the program during the COVID-19 pandemic and when regional members have experienced natural disaster emergencies including bushfires and floods. Hardship suspensions can be applied to members during a period of situational vulnerability, such as unemployment, illness or death of a family member, which results in a temporary loss of 50% or more of income. In these circumstances, saving a few hundred dollars can go a long way and avoiding paying for cover for up to three months at a time alleviates some of the financial burden for members. Hardship suspensions enable members to circumvent waiting times and reapplication procedures, with cover resuming like it never happened. This ensures members do not need to sacrifice the security that comes with comprehensive health insurance in the event of an unanticipated health episode.

#### Hardship support for our members

Year	Number of members
2020	134
2021	141
2022	157
2023	157

**\$1,164 saved on average by members experiencing financial hardship in 2023.**



### Latrobe Health Services offers great value to members to protect financial wellbeing.

Our benefit bonus program is one way we add value to our members' health insurance experience. In the past year, we paid almost \$320,000 collectively to members through this program. The benefit bonus allows Latrobe Health members to get more from their membership by accruing up to \$200 per year on selected products.

**Benefit bonus paid:**

FY24	6,780 claims for \$329,281.86
FY23	6,692 claims for \$350,365.29

Latrobe Health Services' preferred provider networks with Specsavers and Luxottica has created more value choices for members. There has been a 12% increase in members shopping at Specsavers. Latrobe Health Services expected members to spend less through these networks, however members chose to purchase an average of \$505.82 worth of frames, spectacles and lens options, with an out-of-pocket expense of \$205.42. This represents an average of \$95.72 more value for only an additional \$6.35 out-of-pocket.

## 3.2 Value driver – Employee benefits

Corporate customers have the opportunity to provide their employees with access to and support for preventative health activities, including free health checks and information. These activities provide opportunities for employees to make choices that support their health and save costs associated with health insurance.

### How Latrobe Health Services contributes to this value

Latrobe Health has formed partnerships with 12 large regional employers and provides their employees with free health checks, discounts on health insurance, health education and other support.

### What difference is Latrobe Health Services making?

Employee benefits of corporate partnership members\*

 **\$1,160,824**

saved by employees of corporate members in the last financial year.

 **374**

employees received a free health check worth \$150 each, saving the community approximately \$56,000.

Latrobe Health Services has supported heart health screening in workplaces, building on the findings of the Gippsland Healthy Hearts Study, that found regional communities had poor awareness of their heart health.

Over a 12-month period, 374 employees received a free heart health check with 79% of participants recording at least one risk factor for cardiovascular disease. 26% (97 people) had two risk factors and 7% (27 people) had three risk factors for cardiovascular disease.

\*Latrobe Health Services data

## Case study – How Latrobe Health Services contributes to healthier workforces

Jeff Speirs is the Corporate Accounts Manager at Latrobe Health Services and sees the benefits of the program every day. 'We help people find potential heart problems before they find you,' Jeff observes.



Latrobe Health is committed to improving the health and wellbeing of corporate clients by providing their employees with free heart health checks, discounts on their health insurance, and, access to preventative care initiatives in addition to health education and support. The health checks aim to help corporate employees understand and manage key heart health indicators.

According to Jeff, the real benefits come when employees participate in these checks on multiple occasions. The results tell a consistent story – people who get the checks become more aware of heart health. 'People either maintain or improve their health outcomes from check to check. Very few participants get worse because they take steps to manage risk factors when they are identified,' says Jeff. 'Many tell a story of improvement.'

Latrobe Health Services places a strong emphasis on improving health literacy in regional areas. Jeff notes, 'You can definitely feel that impact on the ground, especially regionally where the access to health care is often lower.' Partnerships, therefore, are typically formed with organisations concerned about employee wellbeing, including regional power stations and other heavy industries.

Preventative checks can help avoid extended hospital stays, resulting in long-term savings for both employees and employers. Jeff recounts how one individual required immediate medical attention and was transported from the health check to the hospital, receiving a triple bypass surgery just two days later. In another instance, a participant who received a heart health check returned the following year having implemented rigorous lifestyle changes and lost 10kg with 'every one of his heart health indicators showing improvement.'



### 3.3 Value driver – Local employment

Employment opportunities are a key factor in building a sustainable regional economy. Training, upskilling and strategic partnerships create new employment opportunities within the region.

#### How Latrobe Health Services contributes to this value

Latrobe Health Services is committed to regional communities, with over 76% of their employees working in the Gippsland region. Latrobe Health Services also contributes indirectly to employment opportunities in health-related products and services, and community services.

Latrobe Health Services is contributing to local employment through its support of Maryvale Private Hospital and through its preferential spending with local businesses.

For more information on how Latrobe Health Services contributes to local employment at Maryvale Private Hospital, see page 14.



### Case study – Contributing to local employment through local procurement



When Latrobe Health needed to renovate its head office in Newborough in 2022, using local trades was top of the list of requirements – this resulted in more than 96% of the project spend being spent at Gippsland businesses.

Head of People and Culture, Seona Conway, said the space needed a refresh after the COVID-19 pandemic to ensure it was more conducive to collaborative ways of working.

‘We wanted a space that allowed our people areas to work productively and collaboratively,’ explained Seona. ‘This included focus zones for individual work, meeting rooms, social zones and a new training room.’

‘Using local suppliers was important to the project team, not just for the impact it has on local businesses, but also because our local supplier partners really understood and appreciated what we were trying to achieve.’

Trades engaged included signwriters, designers, builders, painters, office furniture and technology, and more.

This resulted in more than \$590,000 being spent at local small businesses that employ between 1 and 20 people.

‘We’re really happy with the end result of the renovation, and our local suppliers and trades were invaluable as part of this process,’ continued Seona.

Another renovation completed in 2022 was at Maryvale Private Hospital. As the sole owner of Maryvale, Latrobe Health invested \$16m in the renovation – expanding medical services available to Gippslanders.

Despite being a complicated hospital renovation, Latrobe Health worked with INTREC to ensure local trades were used where possible, resulting in more than 58% of the construction cost being spent in the Gippsland region.

CEO, Ian Whitehead, said that trades such as tiling, security, design, fuel, signage, masonry, and mechanics were all sought from within Gippsland.



‘A hospital renovation can be quite niche, with need for specialist medical equipment,’ said Mr Whitehead. ‘This can make sourcing local trades difficult, however we are proud to have utilised many local Gippsland businesses.’

‘These businesses employ local people, who in turn spend their money locally ensuring a knock-on effect.’





## Case study — Supporting young people and career pathways

Bailey's journey at Latrobe Health Services began in April 2021 when he joined the contact centre, in Gippsland, as a Member Engagement Consultant. Having developed an interest in management, recruiting and HR during his time working in the customer service industry, Bailey hoped to find a more business-oriented role.

Latrobe Health Services offers employment opportunities and the possibility for career progression to many young people in the Gippsland region. Bailey describes how, typically, 'young people often need to move to Melbourne to study or start their careers.' This can come at a great personal cost and, as Bailey describes it, 'displacing my entire life.' Latrobe Health Services offered him the opportunity to get a 'first taste into the corporate world and environment' and start his career without 'sacrificing connections.'

Latrobe Health Services has provided Bailey with the support he needed to thrive in the role. Despite finding the idea of working in the health insurance industry 'initially daunting', Bailey found the training process at Latrobe Health Services to be 'well thought out to set new employees up for success', enabling new employees to become immersed in different areas of the organisation. Compared to his previous roles, he describes working at Latrobe Health Services as 'a breath of fresh air', owing to the 'supportive and friendly environment.'


With the backing of his colleagues and management, Bailey applied for the role of People and Culture Officer, a position he has held since September 2021. Staff are also given the opportunity to pursue further study to achieve their professional goals. For Bailey, this meant undertaking a Certificate IV in HR Management. He is also participating in the ten-month Ignite Program that supports future leaders to develop their skills by working closely with a mentor at Latrobe Health Services. He describes his career future as 'an open door', which will hopefully see him rise to a leadership role.



### What difference is Latrobe Health Services making?

Latrobe Health Services is a significant employer in the Gippsland region:

**86**   
employees in Gippsland (69 FT, 17 PT).

**96%**   
of office renovation budget spent at six Gippsland small businesses.





# 04

## Human capital

Human capital is the value generated in the form of Latrobe Health Services' contribution to improving access to services, and building the resilience and wellbeing of its communities.





## 4.1 Value driver – Access to services

Equitable access to health care is a key social determinant of health. A good health system should ensure that all people have easy access to health care.

### How Latrobe Health Services contributes to this value

By attracting new specialists to the area, upskilling local health professionals and partnering with and supporting organisations such as Phoenix Australia and Shane Warne Legacy. Latrobe Health Services has been able to expand the type and quality of care that Latrobe Health Services members and the broader community have access to.

Without the investment made by Latrobe Health to improve access to health care, such as offering free health checks, community members would likely face longer wait times for services, or in some cases, not be able to access the care they need. Specifically, the Phoenix Australia and Shane Warne Legacy partnerships are providing additional access to specialist care in mental and cardiovascular health – two areas often facing challenges in regional Victoria.

In addition, Maryvale Private Hospital allows Latrobe Health Services members and the broader Gippsland community faster access to acute and surgical care, with the option to select their own specialist, which in turn reduces the wait times in the public hospitals, expanding access to the broader public community. Maryvale Private Hospital provides 14 different health care specialties to the region delivered by 56 admitting specialists.

Specialties offered at Maryvale Private are outlined on page 14.

### Investing in Healthy Hearts

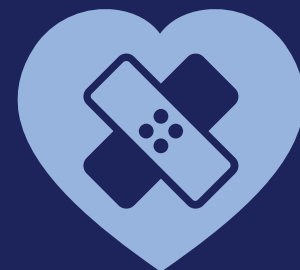
Heart disease is the leading cause of death in Australia, and according to the Australian Institute of Health and Welfare, kills approximately 42,700 people each year. To combat this issue, Latrobe Health Services has supported the development of a free community heart health screening program, providing health checks including blood pressure, heart rate, body composition, diabetes risk and non-fasting cholesterol levels, to support people to take preventative actions to improve their heart health.

### What difference is Latrobe Health Services making?

#### Investment in focus: Maryvale Private Hospital re-development project

Maryvale Private Hospital's \$16 million redevelopment was completed in August 2023. The redevelopment saw the addition of two new theatres, an upgrade to an existing theatre, and the incorporation of 19 additional beds. This meant the doubling of theatre capacity, which is set to reduce patient wait times for surgeries.

Between 2022 and 2023 there was an 11.6% increase in Latrobe Health members being admitted to Maryvale Private Hospital for all clinical categories and an 8.5% increase in Latrobe Health member episodes at Maryvale Private Hospital for all clinical categories.



Between 2022 and 2023, there was an even bigger increase in Latrobe Health members accessing Maryvale Private Hospital for specialty clinical categories. There was a 12.3% increase in Latrobe Health members being admitted to Maryvale Private Hospital for specialty clinical categories, which includes Orthopaedic and General surgeries, and a 9.8% increase in Latrobe Health member episodes at Maryvale Private Hospital for specialty clinical categories.

### Access to heart health screening

In 2023, Latrobe Health Services supported the Shane Warne Legacy Health Check campaign launched at the Boxing Day Test, which saw 28,937 people get their health check. These health checks evolved from the Gippsland Healthy Hearts Study conducted in 2022 with support from Latrobe Health Services.

The Shane Warne Legacy Health Check campaign found that 22% of participants reported high blood pressure, a leading preventable risk factor for cardiovascular disease, with 106 participants recording severe blood pressure and advised to consult their GP immediately.

## Case study – A patient's perspective; the value of local access

Mary\* has lived in Gippsland her entire life. Born at the Morwell Hospital, she grew up in the town and now lives nearby. She has been a member of Latrobe Health Services for 24 years. Latrobe Health cover was a family affair for Mary, with her parents joining the fund in their 70s when they 'realised public health was not going to cut it.' She says it was a 'godsend' that they did.

Mary and her family have used local specialists and Maryvale Private Hospital on the outskirts of Morwell over the years. 'I've had arthroscopes on my knees, colonoscopies and major procedures there. My daughters had their wisdom teeth out, and my husband and father both had surgeries there.'

'Without access to the surgeons and the hospital we definitely would have had to travel to Melbourne to receive treatment.' Mary says being able to access services locally 'takes the pressure off the family, who can visit every day rather than travelling those two hours to Melbourne and then back in peak traffic for a visit.'

'The convenience is just marvellous and we're still receiving the same level of care as in the city – maybe even better!' Mary describes Maryvale Private Hospital as 'a fantastic facility to have in a regional community and the staff are among the best. The service is second-to-none. Having access to specialists in a regional area is huge.'

Mary's parents both passed away at Maryvale Private Hospital. 'My dad was still living independently with my Mum when he went into Maryvale and was diagnosed with lung cancer and passed away eight weeks later, aged 90. The staff went above and beyond to look after him.'

'Then four years later Mum fell ill and was in Maryvale twice. They were brilliant. They went above and beyond to care for Mum like she was their Mum.'

Mary says the local service is so important. 'Local people who care about the community means everyone is treated like family.'

\*Not their real name



## Case study — The value of timely, affordable mental health support (Phoenix Australia)

Latrobe Health Services has supported Phoenix Australia to operate a Trauma Psychiatry Clinic providing bulk-billed psychiatric assessment and treatment initiation services to trauma-impacted regional and rural Victorians. The support has enabled a psychiatry trainee and part-time supervisor to operate the clinic and provide research-backed management plans to local community practitioners.



The Trauma Psychiatry Clinic has seen 284 individuals and provided over 1,614 bulk-billed appointments saving patients over \$270,000.

In the words of a patient:

**I was so nervous to speak with a psychiatrist, I'd never done that before. But thanks to your clinic and your clinicians I have been**

**able to talk about all this stuff for the first time and can now talk about it more openly with others. I feel very supported by your team and I'm so thankful. Still a long way to go for me, but we're on a good track now.'** – Clinic patient

Of those seen:

**87%**

Met diagnostic threshold for PTSD.

**17.2%**

Had made plans to end their life at least sometimes.

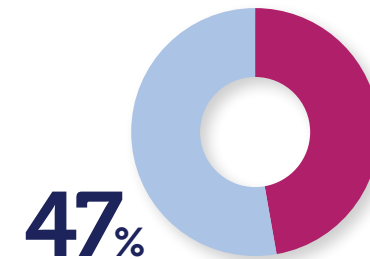
**15%**

Have thoughts to hurt themselves most of the time.

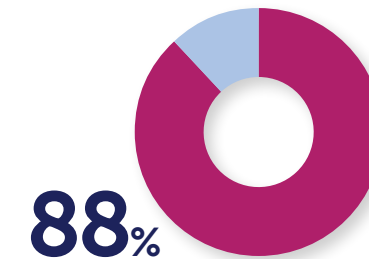
**“I could not write enough positive feedback to express how great my two doctors were. My life is so much better after their treatment.”**

Clinic patient

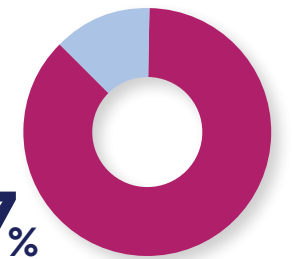
Follow up survey results found:



Thought about hurting themselves less often.



Report improved functioning.



Would be very disappointed if the clinic was no longer available.





## 4.2 Value driver – Wellbeing

People interacting with the health care system are likely to already be in a state of vulnerability which is why it is important these interactions are as positive and stress-free as possible. Latrobe Health Services works to ensure these experiences make positive contributions to wellbeing.

### How Latrobe Health Services contributes to this value

Member and community wellbeing is central to Latrobe Health Services. It has taken great care to extend consideration beyond its direct services to members by investing in, and partnering with, relevant community organisations such as Phoenix Australia, Berry Street, Anglicare, Orange Door, Wesfarmers Health, and Quantum Support Services.

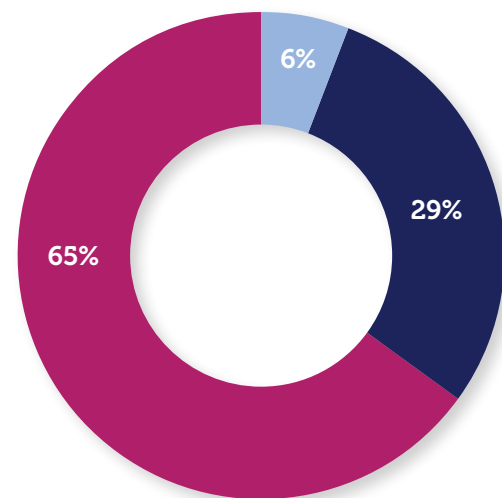
### What difference is Latrobe Health Services making?

Through the Healthy Hearts tests and Shane Warne Legacy Health Checks campaign:



of individuals who participated in a Latrobe Health Services-funded Healthy Heart check said they are 'extremely likely' to make lifestyle changes.

How likely are you to make a lifestyle change?

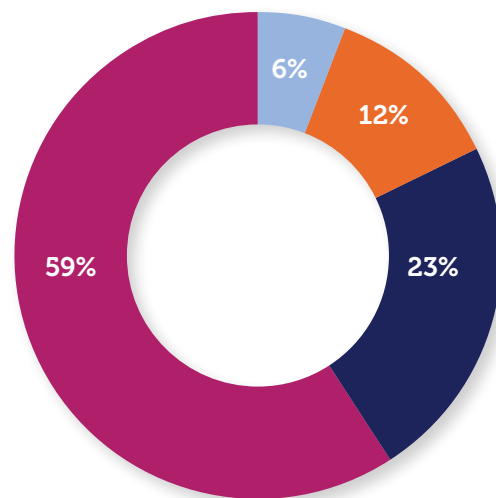


- Extremely unlikely
- Somewhat likely
- Extremely likely



of individuals who participated in a Latrobe Health Services-funded Healthy Heart check said they were 'extremely likely' to make an appointment with their GP.

How likely are you to make an appointment with your GP?



- Extremely unlikely
- Somewhat likely
- Somewhat unlikely
- Extremely likely

Through the Phoenix Australia Trauma Psychiatry Clinic that saw 284 individuals and provided over 1,614 bulk-billed appointments:



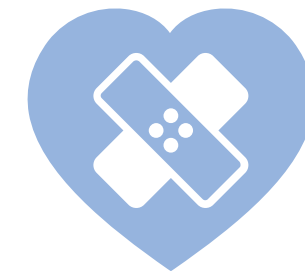
lost their PTSD diagnosis.



experienced a significant improvement in PTSD symptoms.



agreed or strongly agreed they could better self-manage their mental health due to the clinic.





## 4.3 Value driver – Personal resilience


Having the right insurance coverage and access to specialist or inpatient care contributes to members having greater peace-of-mind, and improves their ability to 'bounce back' following a health episode.


### How Latrobe Health Services contributes to this value


Latrobe Health Services' private health cover gives members greater autonomy over their health and wellbeing. Members enjoy peace-of-mind knowing they are protected financially in an unexpected emergency, while also having greater control over managing their health care needs. Members can take charge of their health by choosing the health care services that best suit their needs and preferences.

### What difference is Latrobe Health Services making?

Providing customers with health insurance provides a sense of security and resilience to deal with a health episode\*.

**81%**  of members feel they have the coverage that best meets their needs.

**87%**  of members feel appropriately covered in the event of a health crisis.

**93%**  of members agreed that having health insurance gives them peace-of-mind.



\*Data from survey conducted by IPSOS, an independent market research firm.

## Conclusion

The 2024 Impact Report is the first of its kind for Latrobe Health Services. Employing the Total Impact Value Model has allowed Latrobe Health to formally communicate the value and impact of its work and investments, which will be built upon for years to come.

As a regionally focused, not-for-profit health insurer, Latrobe Health Services has a long and proud history of investing back into the communities in which it serves and operates. Through the creation of the Total Impact Value Model framework and the report, the key findings have clarified the impact that Latrobe Health Services is delivering in four primary capital areas: Intellectual capital, Relationship capital, Financial capital and Human capital.

Impact can be made in varying ways, and the report highlights the importance of delivering value to members and community through a broad range of investments and activities.

Preventative health programs such as the Shane Warne Legacy Health Check Campaign have a broad reach. Shane Warne Legacy Health Checks directly reach hundreds of thousands of Australians and the ripple effect can be felt further through the families and communities of those who make positive steps for their health. On the other end of the scale, Latrobe Health also makes investments that target a smaller number of initiatives and individuals, such as the 284 regional Victorians who have been seen at Phoenix Australia's Trauma Psychiatry Clinic. Although more targeted, the impact of this clinic is profound; survey results found that, upon treatment, 73% of patients experienced a significant improvement in PTSD symptoms and 60% no longer fit the criteria for a PTSD diagnosis.



Looking ahead, Latrobe Health Services will use the Total Impact Model to measure the impact of existing investments, whilst also employing the framework to inform strategic planning, ensuring member and community benefit is maximised with each grant, activity and program.

As a member-first, not-for-profit health insurer, Latrobe Health Services will use this framework to deliver its commitment to members and the wider community through initiatives that provide benefits and improve health outcomes.





Award-winning health insurance

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