

# Southern Cross Pulse Report

Welcome to the fifth edition of the **Southern Cross Pulse Report**: a high level, by-the-numbers, update on Southern Cross businesses over the past six months. This report covers **1 April 2020 to 30 September 2020**. Should you have any queries, please contact: [susannah.walker@southerncross.co.nz](mailto:susannah.walker@southerncross.co.nz) or 027 839 6414

## Health Society

**878,286** members\*

**86.4c** paid in claims for every \$1 received in premiums\*\*

**\$564.49m** claims paid, including for:

- **316,717** GP visits
- **300,449** prescriptions
- **241,015** specialist consults
- **69,440** physiotherapist consults

**Top three specialties by cost:**

1. Orthopaedic – \$111.17m
2. Imaging & Tests – \$59.53m
3. General Surgery – \$49.23m

**Top three highest claims by cost:**

1. \$209,007 – Spinal fusion
2. \$175,262 – Spinal fusion
3. \$175,234 – Spinal fusion

**Top three most common surgical procedures claimed for:**

1. Skin lesion excision (including biopsy and freezing) – 28,831
2. Colonoscopy – 10,341
3. GP minor surgery – 8,789

Oldest member – **104 years**

## Travel Insurance

**19,575** New Zealand travellers covered (the numbers may be overstated due to ongoing cancellations from COVID-19)

**Some example claims:**

- An international student in New Zealand was admitted to hospital with renal failure. The case is ongoing with the treatment plan still being finalised. Claim paid: **\$111,500 (est.)**
- A traveller visiting New Zealand was admitted to hospital for pancreatitis, with the claim payment capped at the maximum the policy allowed. Claim paid: **\$100,000**
- An international student in New Zealand was admitted to hospital after suffering multifocal pneumonia with a lung infection. Claim paid: **\$76,000**

## Pet Insurance

**43,555** pets insured\* (67% dogs and 33% cats)

**19,034** claims received and **\$6.8m** paid in claims

**Some example claims:**

- A Goldendoodle ate a chemical toilet cleaning agent and had to be taken to the vet for treatment. Claim paid: **\$643**
- A Hungarian Vizsla dog ate a container full of 26 sewing pins and had to have surgery to remove the last remaining pin after managing to pass the rest without perforating anything. During surgery a few medium sized sticks and stones were also removed – though the vet couldn't find the final pin 'despite a lot of rummaging'. Claim paid: **\$2,613**

## Southern Cross Medical Library

An online medical library covering a broad range of health topics and conditions, written in plain English, for consumers.

**1.63 million** visits

**Top five most visited pages in the medical library:**

- Menopause – 68,242
- Eczema – 68,167
- Ear infection – 59,211
- Sinusitis – 55,060
- Bronchitis – 54,923

## Hospitals

**13,358** day patients || **11,626** inpatients || **24,984** total patients

Youngest patient – **2 months**

Oldest patient – **98 years**

**30,165** total theatre hours

**1,036** surgeons and anaesthetists credentialed\*

## Health Trust

Charitable surgeries are provided to people not able to be seen in the public system within an appropriate time frame who cannot fund the surgery themselves. Information on the Trusts other charitable initiatives can be found on the next page.

**Charitable surgeries funded:**

- 19 orthopaedic surgeries • 7 general surgeries
- 3 endoscopy surgeries • 2 urology surgeries
- 2 gynaecology surgeries • 2 plastic surgeries
- 1 ophthalmology surgery

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## The Southern Cross group of businesses is focused on the health and wellbeing of New Zealanders.

Our range of services, not-for-profit ethos, size and experience enable the best possible value for the around one million New Zealanders who interact with us as members, patients and customers each year.

Southern Cross first opened for business in 1961, introducing health insurance to New Zealanders and laying the foundations for one of the country's most enduring, best known and trusted brands.

Southern Cross' founders strongly believed New Zealanders should have on-going access to private healthcare options. Today, Southern Cross is a cornerstone of the private healthcare system, focused on advancing the health and wellbeing of New Zealanders.

- Southern Cross partnered with the Pause Breathe Smile Trust and the Mental Health Foundation to make [Pause Breathe Smile](#) – a programme to equip kids with tools to achieve positive mind health – available in all primary and intermediate schools in New Zealand.
- [Southern Cross Medical Care Society](#) is New Zealand's leading health insurance business with [878,000 members, around one in five Kiwis](#). In April, Southern Cross Health Society pledged to return \$50m to its policyholders and business customers as a result of the coronavirus pandemic. The \$50m pledge is in addition to a number of financial support measures announced by the business earlier in April.
- [Southern Cross Hospitals Ltd](#) is the largest network of private surgical hospitals in the country, in 2020 providing elective surgery, high-end diagnostics and cancer treatment to 86,000 patients across a network of [wholly owned or joint venture hospitals and medical facilities](#) around the country. In addition, rehabilitation, mental health and corporate wellness services are provided to New Zealanders. [Over 1,000 surgeons and anaesthetists are credentialed to practice within its hospital facilities](#), and Southern Cross' hospitals and joint venture partners provide services to insurance-funded, ACC, DHB and self-paying patients.
- Other Southern Cross businesses provide complementary services: [Southern Cross Travel Insurance](#) was established in 1982 primarily to address New Zealanders' apprehensions about the cost of becoming ill or injured while abroad. [Southern Cross Pet Insurance](#) funds healthcare for four-legged family members and now insures more than 43,000 cats and dogs. [Southern Cross Life Insurance](#) was launched in 2016.

## Not-for-profit. For good.

Southern Cross Health Society (the health insurance business) is a not-for-profit Friendly Society. As such, it's distinct from most other New Zealand health insurers.

All money paid to the Society in premiums is used for the benefit of members. Any financial surpluses – after paying claims and overheads – are used to reduce future premiums, enhance benefits or bolster reserves. We have no shareholders; members' money isn't used to pay dividends.

Southern Cross Health Trust (owner of the hospitals, and travel insurance businesses) is a charitable trust.

Profits from Trust businesses are reinvested back into the Trust for the benefit of all New Zealanders — partnering with other health focused charitable organisations, enhancing facilities, investing in technology, training staff, and ensuring patients receive world-class care.

The [Trust's charitable activities](#) include making its hospitals' facilities, medical supplies and theatre staff available free of charge for charitable surgeries; funding a free mobile dental clinic that operates in the upper North Island; partnering with the New Zealand Dental Association to offer free dental care and supporting the Calder Medical Centre which is based in the Auckland City Mission.