

# Submission to Royal Commission into the Banking and Finance Sector

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## Appendix 4- Confidential

### Radiology Request Denial Rates by Insurer and GP Denial Percentage

For 6 months ended 27/2/16

AC-E personally

	MRI	X-ray	Nuclear Med	Ultrasound	Total	Percentage
Allianz	7	1		2	10/23	43
NRMA	18	5	1	1	25/41	61
QBE	3			2	5/14	36
Suncorp/GIO	4				<u>4/21</u>	19
					44/99	44

All radiology procedures for all doctors in a sample in the same period:

Allianz					178/544	33
NRMA					248/411	60
QBE					145/853	17
Suncorp/GIO					<u>156/1506</u>	10
					706/3320	21

#### Discussion

It might be noted that for the two largest insurers in my sample, Allianz and NRMA the numbers are similar to the mean for all doctors. In the other two, my sample size is small, which may make my result less valid. Also while the disparity between the denial rates of 44 and 21% may seem large, the fact that Suncorp/GIO is 45% of other doctors, yet only 21% of my sample is the main reason for this disparity.

However the interference in doctor's treatments by insurers is so significant as to undermine what is 'reasonable and necessary' treatments. The refusal of even 21% of radiology requests ordered by treating doctors is a gross interference with reasonable practice.

I request that this Appendix 4 remain confidential. I do not wish to give the source of this data, but it is reliable, and if it were not confidential others may be able to deduce its origin.