

Connect

for practices

Agent of change

Dr Gaurav Tandon

How a psychiatrist and his partner set up a multidisciplinary menopause clinic.

Big moves

How Dr Farzan Bahin and Dr Pran Yoganathan merged their practices to create a better specialist centre.

Hacker whacker

Check out our comprehensive cybersecurity guide for accredited general practices.

Bringing it all together

Dr Lauren Hofmann's team-based approach to women's health.





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ENGAGE CONTENT





WHILE AVANT IS KNOWN AS AUSTRALIA'S LEADING MEDICAL INDEMNITY INSURER, WE'VE EVOLVED TO MEET MORE MEMBER NEEDS BY PROVIDING AN EXTENSIVE RANGE OF PRODUCTS AND SERVICES IN THE AREAS OF INSURANCE, LENDING, HEALTH, LEGAL AND PRACTICE MANAGEMENT.

WELCOME

Welcome to **Connect for practices** – a publication by Avant for doctors.

This magazine addresses the professional and personal challenges faced by aspiring and existing practice owners. Featured are personal stories from peers across various specialties, plus articles on technology, finance, law, business, health, wellbeing and property. You will also stay updated on the latest Avant news.

While Avant is known as Australia's leading medical indemnity insurer, we now offer much more. As a member-owned organisation committed to supporting doctors professionally and personally, we've evolved to meet more member needs by providing an extensive range of products and services in the areas of insurance, lending, health, legal and practice management. In this magazine, we will focus on our newer businesses: Avant Finance, Avant Law and Avant Practice Solutions.

Avant Finance is a specialist finance provider for doctors. With access to Avant loans and a network of lenders, doctors have an extensive range of finance options tailored for medical professionals. These include home, car, practice goodwill, practice drawdown, equipment, commercial property, and SMSF property loans, plus line of credit.*

Avant Law offers tailored legal support for both personal and professional legal matters. This includes the day-to-day practice issues, starting or selling your practice, buying a property, updating your estate planning and negotiating legal contracts.

Avant Practice Solutions offers expert advisory services and products designed to help you build and manage a quality practice, whether you're just starting or already established.

In this magazine, you may particularly relate to psychiatrist Dr. Gaurav Tandon's story, "Women's Business," and O&G Dr. Lauren Hoffman's story, "Unifying Force." Both doctors recognised a gap in the market concerning women's health and assembled a team of experts to establish thriving multidisciplinary practices.

Enjoy reading *Connect for practices*. We welcome your feedback and encourage Avant members interested in being featured in any potential future issues to contact us. Warm regards,

Martin Edwards,
Avant Chief Customer & Strategy Officer

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GOING BIG

When two friends merged their businesses to create a comprehensive gastroenterology group practice, they turned to Avant to handle their most time-consuming administrative work. **By Frank Leggett**

When a medical practice owner wants to grow their business, expand to more locations and help more people with their medical issues, there are some obvious changes to be made. First and foremost, they must take on associates and increase the number of support staff. What is frequently underestimated is the increase in administrative work.

Dr Pran Yoganathan started The Centre for Gastrointestinal Health in Sydney's north-west suburb of Castle Hill with expansion in mind from the outset. Within a few years of opening, the business had branches in Bowral and Gregory Hills.

"I soon realised I needed more of a team approach to deal with the medical needs of the community," says Dr Yoganathan. "Gastroenterology is an extremely busy specialty where waiting times for a specialist can blow out to many months. I wanted to keep expanding the business with a hand-

picked team to which I could delegate responsibilities with confidence. I also realised I needed a partner who matched my vision and desire for growth."

Dr Yoganathan found that partner in fellow gastroenterologist Dr Farzan Bahin. The two men had known each other since their junior doctor days. Since 2016, Dr Bahin had owned and run Hills Gastroenterology in Bella Vista, a suburb close to Castle Hill. In 2023, he merged his business into The Centre for Gastrointestinal Health where both doctors are now co-directors.

"Creating a group practice allowed us to run more efficiently and provide better working conditions for the doctors, nurses and support staff," says Dr Bahin. "Patients were better served in a timely manner. It also gave us more scope to expand as there's now a scalability to our business."

The Centre for Gastrointestinal Health is presently in eleven locations across

Sydney and regional NSW—Ashfield, Bella Vista, Bowral, Castle Hill, Gregory Hills, Strathfield and Ulladulla.

Taking account

As each new practice was added to the group, the infrastructure needs grew significantly. Administrative work, such as typing letters, note-taking and staying on top of accounts and billings, became almost unmanageable, even with increased numbers of secretaries. As a complement to gastroenterology, the business also started employing dietitians to aid in positive health outcomes—and the paperwork just kept increasing.

"Billings and accounts are labour-intensive and need attention to detail," says Dr Bahin. "Whoever's responsible cannot be distracted by other tasks and yet our staff were constantly interrupted with client phone calls, emails and texts. It meant the turnover for billings was



PULSE CHECK

"When I first talked with Drs Yoganathan and Bahin, it was obvious they had big plans for The Centre for Gastrointestinal Health," says Lena Wallish, VBIT customer success manager at Avant Practice Solutions. "These visionary physicians were looking to move away from the concept of a group practice and focus on a business that provided comprehensive management of the non-medical aspects of private practice, allowing clinicians to focus on the consuming task of meticulous patient care. At that time, the amount of administrative work, staffing issues and an accrual of unpaid accounts was making things difficult.

"After they signed up to Billings+, the first thing we did was to undertake a debtor project to recover their unpaid accounts. Virtually all the accounts were actioned and closed. After 12 months of their accounts being processed quickly, accurately and efficiently by Billings+, they signed up for our VoiceBox IT service. The centre's future prospects are huge. It's been a joy to help such inspirational individuals achieve their goal." ■

Scan the QR code to speak to an Avant Practice Solutions team member:





"OUR EXPERIENCE WITH BILLINGS+ AND VOICEBOX IT HAS BEEN OVERWHELMINGLY POSITIVE. IT HAS MOVED KEY STAFF AWAY FROM ADMINISTRATIVE DUTIES AND ENHANCED OUR ABILITY TO BE DOCTORS."

**DR PRAN YOGANATHAN,
CO-OWNER, THE CENTRE
FOR GASTROINTESTINAL HEALTH**

Dr Pran Yoganathan (left) and Dr Farzan Bahin of The Centre for Gastrointestinal Health.

PROFILE

slow and human error was unavoidable. After speaking with Lena Wallish at Avant Practice Solutions, we knew their Billings+ service was exactly what we needed.”

The Billings+ App and expert Billings+ team can provide complete billing support, looking after everything from missed payments to unpaid invoices to claim rejections. The advantages of utilising this system were felt immediately at The Centre for Gastrointestinal Health.

“We had a lot of long overdue invoices and unclaimed debt we just couldn’t catch up and deal with,” says Dr Yoganathan. “Utilising Avant’s Billings+ saw the majority of that money recuperated in a short period of time. It was an amount well over \$200,000.”

Outsourcing billings to a dedicated organisation increased efficiency and saw the error rate virtually disappear while the turnaround time was much faster. It also led to happier staff who were more gainfully employed.

“The staff previously allocated to this job were freed up to help with patient care or other aspects of their work portfolio,” says Dr Bahin. “The doctors at our business were thrilled to be paid promptly and on time.”

A positive note

Another overwhelming problem experienced at The Centre for Gastrointestinal Health was the sheer amount of note taking by doctors and letter writing by support staff. Each time a doctor saw a patient, they would manually write their notes relating to that case. A typist would then retype it, format it correctly and ensure it was sent to the correct people. A dozen doctors across the group, each seeing 10 to 15 patients a day, generated a mountain of correspondence. While the business employed experienced typists, they were not able to cope with the volume of work generated.

The issue was the time-consuming and clunky process. Hand writing notes took up the doctor’s time and created a huge amount of correspondence which

overwhelmed staff. Additionally, having information change hands can open the door to errors, which is a risk for any medical practice.

The doctors once again turned to Lena Wallish at Avant Practice Solutions to help address the issue. She suggested that VoiceBox Intelligent Transcription could be an elegant solution. VoiceBox IT can help streamline workflows which can increase accuracy, as well as helping practices to save time and money.

“VoiceBox IT is an efficient technology-based solution to our problem,” says Dr Bahin. “The doctor simply dictates their notes into their smartphone—an immediate time saver. VoiceBox IT then uses AI with added human touch to transcribe that voice file with a high degree of accuracy. The letter is created using your preferred format and the final draft is checked by the doctor. Usually, this happens within the same day and often within a couple of hours.”

The letter file can then be sent to the patient and other doctors as confirmed by the attending doctor. VoiceBox IT can also be integrated into practice management software which can assist with communication and turnover times while reducing the workload.

“The whole process is much smoother and faster now,” says Dr Yoganathan. “Every step is covered—from the moment the patient makes an appointment to them coming through the door, undertaking a consultation, having the communication sent out and the procedure billed.”

Future growth

As medicine becomes more collaborative, particularly in complex cases, decision-making on treatment is often shared with several different specialists from different subspecialties. For example, someone with a lesion or problem in their bowel would likely have a radiologist look at the scans, a pathologist look at the biopsies, then two or three physicians provide their opinion, before a surgeon perform any operation that may be required.

“BILLINGS AND ACCOUNTS ARE LABOUR-INTENSIVE AND NEED ATTENTION TO DETAIL. WHOEVER’S RESPONSIBLE CANNOT BE DISTRACTED BY OTHER TASKS AND YET OUR STAFF WERE CONSTANTLY INTERRUPTED WITH CLIENT PHONE CALLS, EMAILS AND TEXTS. IT MEANT THE TURNOVER FOR BILLINGS WAS SLOW AND HUMAN ERROR WAS UNAVOIDABLE.”

**DR FARZAN BAHIN,
CO-OWNER, THE CENTRE FOR
GASTROINTESTINAL HEALTH**



The ability to have all the relevant information passed between these specialists in an efficient, accurate and timely manner is essential. Avant Practice Solutions is dedicated to assisting with the achievement of that goal.

“The Centre for Gastrointestinal Health has built a foundation of efficient and communicative doctors, nursing staff, dietitians and support staff,” says Dr Bahin. “Our brand sends a message to the community that we provide a holistic and lifestyle-based approach to their problems. Our style of group practice is a gastroenterology forerunner



that I believe will gain traction in other specialties and locations.”

With the help of Avant Practice Solutions, The Centre for Gastrointestinal Health has overcome some of its most pressing problems. The administrative side of the business has been running smoothly, which has helped doctors and staff to be able to concentrate on

other core responsibilities. “The more we streamline by using the services provided by Avant, the more we trust their services and the more likely we are to utilise them in other areas,” says Dr Yoganathan. “Our experience with Billings+ and VoiceBox IT has been overwhelmingly positive. It has moved key staff away from administrative duties

and enhanced our ability to be doctors. At the same time, the outsourced work is overseen by specialists in that area. It’s been a massive blessing for us.”

As far as the future is concerned, Dr Yoganathan will not be constrained. “The future is only limited by the confines of our vision. If we can let our vision soar, then the sky’s the limit.” ■

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10 TIPS FOR HOLIDAY HEAVEN

When choosing a home away from home, there are a few things you should think about before signing on the dotted line.

Being in the position to own your own holiday home at any point of your life is an exciting prospect. All the hard work from years of dedication to have a 'home away from home' is something that most individuals or families only ever dream about. As appealing as the prospect is, it's essential to evaluate numerous factors before diving into the holiday home market.

This article gives you a few things to think about to help you with your decision-making.

1. Lifestyle

It's important to remember that in most situations, purchasing a holiday home is not a financial investment; it is a lifestyle choice. Although long-term capital return may arise, it's essential to recognise the inherent unpredictability of holiday markets. In times of economic decline, vacation homes frequently become the first class of real estate asset to be sold. Therefore, it's crucial to approach the decision with realistic expectations, understanding that profitability isn't always assured.

2. Income generating

Before making the purchase, determine whether you need the holiday home to generate income when you're not using it. Renting out the property can help cover expenses, but it comes with its own set of challenges. One significant consideration is the lack of control over the types of guests who stay. Varied levels of care from different renters could impact the property's condition

and reputation in the neighbourhood. Evaluating the potential for rental income against the associated risks will assist you in making an informed decision.

3. Finance

There are many financial decisions to consider when buying a holiday home. Evaluating your financial situation and determining whether you'll require a loan to fund the purchase is essential. It's important to remember that some banks may have lending restrictions on certain types of holiday accommodation. For example, short-term holiday rentals may face challenges in securing funding vs long-term rentals. Avant Law recommends seeking advice from financial professionals to explore your borrowing options and ensure you're well prepared to navigate any lending limitations.

4. Size and configuration

Consider the size and configuration of the holiday home based on your needs and requirements. Ask yourself as a buyer: Are you envisioning a cozy retreat for two or are you anticipating family to be able to visit? This will then guide you in determining other important necessities such as the number of bedrooms, bathrooms and living areas required to accommodate your guests. Also, consider asking yourself: Do you require any future expansions or remodelling to customise the property to suit your specific needs?

5. Sea change or tree change

Whether you're contemplating a coastal change or a countryside retreat, it's vital to assess the environmental risks involved. Coastal properties may be vulnerable to natural disasters and risks such as cyclones or erosion, whereas rural getaways may face challenges such as bushfires. It is important to evaluate your ability to manage property maintenance in your desired area and put in place suitable measures to mitigate risks.

6. Wear and tear and depreciation

If you plan to lease the holiday home, there may be tax advantages associated through depreciation and running costs. Tax considerations should be discussed with your accountant prior to the purchase. While there may be tax deductions like depreciation schedules and running costs, it's essential to allocate funds for routine upkeep and replacements. Budgeting for this will prepare you for any regular maintenance and replacements. Consider also investing in durable furniture capable of withstanding the demands of rental usage, in turn ensuring longevity of the property and guest satisfaction.

7. Compliance

If you are considering renting the holiday house, you must ensure it complies with all legal requirements. Some of these legal requirements to consider include if you are using Airbnb, do the building by-laws (if



strata) allow for you to have guests? Confirming if the property's planned usage aligns with council regulations, and obtaining any necessary permits or licenses will also avoid future headaches. It's essential to consider other factors as well such as fire safety laws, swimming pool compliance requirements and an affordable insurance policy, which will all minimise potential liabilities.

8. Tax

It's important to remember that the tax implications associated with owning a holiday home can significantly influence your financial obligations. As the property is not owner occupied, stamp duty will likely be higher. Additionally, factoring in potential annual land tax payments into your budget is essential. On the other hand, if you plan on selling your retreat in the future, keep in mind that you will incur capital gains tax if the property has increased in value. Assessing all these factors as well as income tax implications on any rental income generated from the property, will assist

you in ensuring you're compliant with all relevant tax laws and regulations.

9. Recreation

As holiday homes are meant to be an 'escape from reality', often overlooked is the question of are there enough recreational amenities available to keep you occupied. Before scoping out the area, understand what you will be using the holiday home for and consider whether the area offers activities and attractions that align with your interests and preferences. Evaluating amenities such as patrolled beaches, restaurants, hiking trails and other entertainment options, particularly if you intend to entertain guests or have children with you, will guide your decision. Be mindful

that some locations are seasonal, so it is essential to plan accordingly for these recreational facilities to ensure year-round enjoyment.

10. Normal considerations

Making thorough due diligence a priority can often be overlooked when considering a holiday home purchase. Evaluate the property's condition, title, and history to ensure it meets your criteria and aligns with your future plans. A good building inspector, real estate agent or buyer's agent and lawyer will aid your due diligence process immensely. They will be able to offer you unbiased yet valuable perspectives and insights to help you address any potential risks or concerns. ■

WE CAN HELP YOU

If you have any questions, or would like more information about how we can assist you or your practice, please call 1800 867 113, or to organise a confidential discussion at a time that suits you, please get in touch through our website at <https://avant.org.au/contact>. Scan the QR Code to speak to one of Avant Law's expert lawyers

Article by Avant Law.



UNIFYING FORCE

Experience has taught obstetrician and gynaecologist Dr Lauren Hofmann that the health needs of women are best served with a team-based approach. **By Rob Johnson**

Seven years. That's the average amount of time between the onset of symptoms of endometriosis and the provision of a formal diagnosis. It's an unacceptable amount of time for any condition, even for one that is so difficult to detect with regular sonography. But for obstetrician and gynaecologist Dr Lauren Hofmann, the whole situation was made much worse by the siloed nature of healthcare in the public health system.

"What I was seeing in my training and as I was going through my fellowship was that everything was quite disjointed," she explains. "Often in women's healthcare, you get the best outcomes if you have more of a collaborative approach. For example, I look after lots of women with pelvic pain. And we know that women do very well when they have collaborative care between pelvic floor physiotherapists, reproductive dietitians, reproductive endocrinologists, gynaecologists and then gynaecological

surgeons. But I couldn't find anywhere that was bringing these people together."

As she continued her training, an idea of a practice started to form in Dr Hofmann's mind. "My goal was always to make a practice that could improve women's access not just to surgery, but diagnosis," she says. "And to try to improve their pain."

The need for collaboration

The pain of endometriosis is physically debilitating, but it's further compounded by the psychological stress for patients navigating doctors, specialists and allied health services. A number of times, while she was training at Westmead Hospital in Sydney, Dr Hofmann would encounter frustrated patients whose treatment was hampered by poor communication between the different teams looking after their health. Every time they saw a new specialist, they had to tell their whole story all over again. On top of that,

as a surgeon, she knew there was a strong correlation between good-quality ultrasound in detection of endometriosis and then having high-quality surgery, but often patients or other teams were unaware of, or unable to afford, the correct sonography.

"In the last two years of my fellowship, I did another qualification, my Diploma of Diagnostic Ultrasound in women's ultrasound as well," she says. "Because I could see that there was this gap. Sometimes we would take women for operations, and it was almost like you were going in blind because they couldn't afford the proper deep infiltrating endometriosis ultrasound that we use. That is the mapping ultrasound that then guides what surgery you're going to have. I was seeing women come for surgery who were potentially not worked up as well as they could have been because access to deep infiltrating endometriosis ultrasound was so limited."



PULSE CHECK

"Even though Dr Hofmann had gradually formed her vision for her practice over many years, when it started to actually happen there were a lot of moving parts, says Avant Law's Ben Ryan. "At Avant Law, we're here to make sure that each step of a practice setup is covered," he explains, "because there is a lot of background legal work that needs to be covered off to make sure that you're planning for the future as well. There is inevitably going to be something down the track that throws you off, whether that's not having your employment contracts or privacy material right, or the lease wasn't done correctly. So really our job across our different teams in Avant Law is just to make sure all those

aspects are covered."

For example, he says, one of the key legal aspects of commercial property purchase—as Dr Hofmann was doing— involves ensuring due diligence is done properly. "That involves making sure the property is fit for purpose, for example. It's making sure your business structure is set up ahead of time as much as possible. Setting up the right foundations take time. But getting them done early means you can jump on an opportunity when it pops up." ■
Scan the QR Code to speak to one of Avant Law's expert lawyers.





SYDNEY NORTH
Women's Health

**"I DON'T WANT TO LOSE THE
CORE CULTURE OF WHAT'S
IMPORTANT TO ME. BUT THEN
SOMETIMES, I FEEL LIKE WE
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BUSINESS GROW."**

DR LAUREN HOFMANN



ENDOMETRIOSIS IN AUSTRALIA

- Endometriosis affects around one in nine Australian women and those assigned female at birth by the age of 44¹
- The condition has a prevalence greater than diabetes and a cost of illness burden of more than \$9.5 billion annually¹
- 70 per cent of women with endometriosis have to take unpaid leave to manage symptoms²
- One in six have lost their jobs due to endometriosis²
- 79 per cent of women with endometriosis reported COVID workplace changes had made managing symptoms easier²
- In 2018 the Australian government established a National Action Plan for Endometriosis (NAPE) with funding allocated for a variety of goals including increasing awareness and educational programs.

Sources:

1. Armour, M., Ciccio, D., Yazdani, A., Rombauts, L., Niekerk, L.V., Schubert, R. and Abbott, J. (2023), *Endometriosis research priorities in Australia*. *Aust N Z J Obstet Gynaecol*, 63: 594-598. <https://doi.org/10.1111/ajo.13699>

2. *Endometriosis Australia in conjunction with Southern Cross University and NICM Health Research Institute*

The solution was clearly having a team of doctors and allied health professionals collaborating closely on each case, but in practice this hardly ever happened. “Sometimes, you can feel really lonely as the practitioner in this space,” she says. “Because you think, as well as the correct ultrasound, what my patient probably needs is either psychological support, for example, or physiotherapy. We can’t be all things to our patients, so you need the team. And you also need the team to have a clear vision and a clear goal, and to communicate beautifully so that the patient can feel well-supported and well taken care of.”

Finding the finance

Then one day, while working at the Sydney Adventist Hospital at Wahroonga in Sydney’s north, she drove past the new Parkway development there and saw a sign that read, ‘One suite remaining’. By that stage, she had been dreaming of and planning what would become Sydney North Women’s Health for about a decade.

So, when she called the number on the sign, it was “like a sliding doors moment. I had colleagues working in the same building and they were really happy with the space. So I called Avant Finance and that’s where it started.”

About a year before that she had ‘discovered’ Avant Finance when she

and her husband, Ben McAlpin, had needed to buy a bigger house to fit their growing family. She had just finished her training, and they weren’t feeling a lot of love from the banks, when a colleague suggested they try Avant’s (then) new mortgage broking service. The broker also steered them towards Avant Law for all the legal aspects of the mortgage, and within a few weeks they were in their new home and delighted with the result.

Those same colleagues recommended JDV Projects, who had already delivered 18 suites for other specialists in the building, for the design and fit-out of the space. They interpreted her vision with warm timbers, soft finishes and an attention to detail with the joinery and integrated technology.

Just as she was settling on the property at Parkway, one of her colleagues at North Shore Private decided to sell his rooms and offered her the opportunity to purchase them. Space there was highly sought after, and so for the third time in a short period, she was on the phone to Avant saying, ‘Just wondering how crazy it would be if I purchased another property, and will you guys help me with this, too?’

“I feel like I’ve come to Avant almost every time with kind of a plan, and a goal, and a hope,” she says. “But I’m 35 and at the beginning of my career. I didn’t always have the strong finance

numbers to back my plan. But the Avant team’s approach was always, ‘We’ve got to get behind her and try and help’.

“We’re all good at the thing that we’re good at, but I’m not good at any of this, right? I’m good at being a gynaecologist and that’s what I also enjoy. I don’t really enjoy looking at 40 plus page contracts of company constitutions and all the other stuff. And so, I put a lot of trust in my team. I lean heavily on their expertise because I know what I’m good at, but it’s none of this kind of stuff.”

A large part of that process involved calling on the expertise of others at Avant when it came to drafting employee contracts, consent forms for the practice to use AI scribes when taking patient notes, and the formation of self-managed super funds and companies. The help provided by Avant Law proved invaluable here.

“And when things are also expanding quickly, it’s a really quickly moving ship.





I'm trying to do all this stuff, but I'm also the mum of two little kids. This is a lot of moving parts, and so it was really helpful to know that you had really, really good people in your corner."

Branching out

The combination of her expert team inside the practice and the support of Avant alongside them makes the future look bright for Dr Hofmann and Sydney North Women's Health.

"I got into this because I'm really passionate that women's health gets the short end of the stick a lot of the time, and that I want it to be better," she says. "And that I felt like there

was no financial backing in the public sector to be able to do that, so I've moved it into the private sector. And that means that it's going to look different, but I don't want to lose the core culture of what's important to me. But then sometimes, I feel like we have so many ideas and I'm so excited to see the business grow."

For example, currently she's starting an early pregnancy clinic within the practice where patients can be seen by a women's health GP and have care for bleeding in early pregnancy or miscarriage management, a service that is currently only available in acute care in the public sector. "I don't love

using the terminology but I also am now a business owner, so that also means essentially looking at the market, and what the market needs for women's health," she says. "My experience is that women are engaging in their health in a really positive way, and a lot of women are happy to pay for care. They just want really good care.

"We are looking for opportunities to help. And because we are young and flexible and keen, we're able to pivot into different spaces and to learn whether that is something that women want. And so that's where I see our business going, looking for opportunities to help in those ways." ■

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THE COST OF UNFAIR DISMISSAL

In a groundbreaking decision, the High Court of Australia has ordered Vision Australia to pay a former employee \$1.4 million in damages for psychiatric injury arising after he was subjected to a “sham” internal disciplinary process and dismissed from his employment.

In March 2015, after eight years’ employment, the employee was involved in an incident with a hotel manager during a work trip. A complaint was made, the employee was stood down and invited to a meeting to discuss the complaint. In deciding to terminate the employment, the employer decided to accept the hotel manager’s account of the alleged incident over the employee’s response, and further took into account previous allegations of aggressive behaviour by the employee that were not put to him at the meeting.

Following the dismissal, the employee was diagnosed with major depressive disorder. In 2020, he commenced proceedings for damages for psychiatric injury, which he won.

Historically, the general legal position has been that psychiatric injury caused by a breach of the employment contract could not be compensated. The High Court has now held that

psychiatric injury caused by a breach of contract can be compensated.

In this case, the employer breached the employment contract by botching its own disciplinary procedures and not telling the employee of key allegations the employer ultimately considered in deciding to terminate the

employment, and so failed to give the employee an opportunity to respond to those undisclosed allegations or any real opportunity to respond to the allegations that were raised with him.

Critically, the High Court observed that a person’s employment is usually one of the most important things in

KEY LESSONS

- Employers have a responsibility towards their employees’ mental health and wellbeing and must consider the psychological impact of unfair and unreasonable workplace actions, especially in connection with disciplinary and termination processes.
- Assumptions are dangerous, and a valid reason for disciplinary action based on established facts is always key. It is crucial to follow proper and defensible investigative and disciplinary procedures to establish the relevant facts, and to give the employee a fair opportunity to respond, before making a decision about disciplinary action up to and including dismissal.
- Take expert employment law advice when investigating employee issues and proposing disciplinary action, especially in cases where termination of employment is proposed.



his or her life—that it provides not only a livelihood but an occupation, an identity and self-esteem, whereby an unfair process of termination for alleged misconduct could affect all three. In the circumstances, it was reasonable to expect that the employee would have been very distressed by the manner in which the employer breached the employment contract and by the consequences of that breach, including his dismissal for the alleged misconduct. In the circumstances, there was a serious possibility that the employee would suffer a serious psychiatric injury.

The High Court's decision highlights the evolving nature of employment law in Australia, the increasing recognition of workers' mental and emotional wellbeing and the duty of care of an employer towards its employees. ■

WE CAN HELP YOU

For a confidential call to discuss how Avant Law's expert Employment & Workplace lawyers can assist you, please call 1800 867 113, or to organise a confidential discussion at a time that suits you, please go online to <https://avant.org.au/law/get-in-touch>.

Scan the QR Code to speak to one of Avant Law's expert lawyers:

Article by Stephen Schoninger, Avant Law - Partner, Head of Employment & Workplace and Natasha Prasad, Avant Law - Associate, Employment & Workplace



HOW TO DETECT AND PREVENT FINANCIAL FRAUD IN YOUR PRACTICE

The simple steps you can take to help protect your finances.

Running a busy medical practice usually means entrusting your staff with financial transactions — but what happens if that trust is misplaced? Financial fraud can pose significant risks to your practice, including reputational damage as well as lost revenue.

A growing concern

We're seeing an increasing number of financial fraud cases involving practice staff, some of them quite sophisticated. The following provides a summary of some of the financial fraud cases we have come across recently.

- **Reversing payments and pocketing the surplus:** A receptionist reverses a patient's payment after they leave, then bulk bills the same patient. Because they also reconcile the EFTPOS at the end of the day, they can take any surplus cash.
- **Manipulating MBS item numbers:** A staff member alters MBS item numbers without the doctor's knowledge or consent. The doctor receives the expected payment, while the staff member keeps the difference.
- **Skimming gap payments:** A receptionist bulk bills the patient but still charges them a gap. The gap often has no digital trail, so the receptionist is able to keep the gap payment.
- **Charging separately for extras:** A receptionist asks the patient to make a separate payment for 'extras', such as \$15 for a script or \$25 for a dressing. These small additional costs are directed to the receptionist's own bank account.
- **Misuse of credit card:** A practice manager uses the company credit card, which has no set expenditure limit, for personal purchases. This goes unnoticed until the quarterly accounts are reviewed.
- **Payroll fraud:** The person responsible

"IT'S IMPORTANT TO REALISE THAT IN CASES OF MEDICARE FRAUD, THE OWNER OF THE PROVIDER NUMBER IS ULTIMATELY RESPONSIBLE."

for payroll adds unauthorised overtime or 'forgets' to deduct leave from their balance. In some cases, employees have given themselves a pay rise.

Without proper auditing and reconciliation, these types of fraud can remain undetected for months.

Owner of the provider number is responsible

Beyond financial losses, fraudulent activity — especially Medicare-related fraud — can have serious legal and professional consequences. It's important to realise that in cases of Medicare fraud, the owner of the provider number is ultimately responsible, even if the fraudulent activity was carried out by a staff member.

How to protect your practice

Implementing preventative measures is crucial to safeguarding your practice.

One preventative measure is to outsource bookkeeping and payroll to an experienced and BAS-accredited medical bookkeeping and payroll service. Doing this helps ensure you maintain compliance with financial reporting obligations as well as creating a separation of duties that limits the opportunity for fraud. There are also some key steps you can take to tighten up your internal processes:

- **Two-person check for refunds and reversals:** One of the most effective ways to prevent fraud is to require two staff members to approve any refund or reversal transaction. Ensuring

no single individual has complete control significantly reduces the risk of unauthorised activity. It also promotes accountability and transparency within the practice.

- **Restrict post-consultation item number changes:** To prevent billing code manipulation, restrict changes to item numbers made after the day of consultation. And require the doctor who saw the patient to approve any necessary changes. Consistent billing records that accurately reflect the services provided are essential for compliance and financial integrity.
- **Reconciling practice bank accounts and internal reporting:** Reconciling bank and credit card statements with accounting software is a fundamental safeguard. Conduct weekly, monthly, and quarterly reconciliations to identify any discrepancies between the practice's financial records, bank statements and internal reports.
- **Monitor changes in Medicare billings:** Generate regular reports that are reviewed by a designated staff member or external auditor to pick up changes in Medicare billing patterns. Detecting unusual or suspicious activity allows you to investigate potential fraud before it escalates.
- **Implement strong internal controls:**
 - Access controls* - Limit access to financial systems to authorised personnel only, ideally practice owners and the practice manager. Medical software systems should restrict access to accounting functions, such as changing bank account details and authorising refunds.
 - Regular audits* - Historical reconciliation audits can detect discrepancies in item numbers and financial transactions.

Implementing a daily checklist for each doctor to review, approve and sign, confirming the item numbers billed for their sessions, provides a record to check any inconsistencies against.

Staff training - Educate staff about the importance of financial integrity and the consequences of fraud. Provide training on how to recognise and report suspicious activity.

Payroll - Maintain oversight of the staff member responsible for payroll. This includes requiring written approval for overtime hours worked and evidence that leave hours have been deducted.

Cash - Any cash held in the practice should be banked regularly to minimise the risk of theft.

Above all, maintaining a culture of transparency and accountability is key to protecting the practice's financial health and reputation. ■

USEFUL RESOURCES

Practice administration can be a seemingly never-ending overhead that comes with caring for patients. Avant Practice Solutions can help reduce this burden for practices of all sizes – from starting out to scaling up. Scan the QR code to find out how thousands of doctors and their practices are already saving time and money by tapping into our expertise.



PRACTICE MANAGER 'BORROWS' \$100,000 FROM EMPLOYER

This cautionary tale of financial fraud involves a trusted practice manager who embezzled almost \$100,000 over several years. The theft was only uncovered when the practice manager took three months' long service leave, prompting the practice owners to seek bookkeeping assistance.

When the owners of a thriving regional general practice contacted Avant Practice Solutions for bookkeeping support during their practice manager's absence, they had no idea they were about to uncover a significant breach of trust. But once the Bookkeeping and Payroll Managers from Avant started looking at the practice manager's financial processes it didn't take long to spot a few red flags.

The first concerning sign was that the MYOB files weren't set up with a live bank feed. Instead, at month end, the practice manager was manually importing financial information, which created an opportunity for manipulation.

Initial unusual transactions the tip of the iceberg

An initial review of credit card statements then revealed several unusual purchases, including home gym equipment, an Apple watch and other apparently non-business expenses. When presented with these, the practice owners confirmed they were unauthorised transactions that should never have been going through the business account.

As the audit of financial reports continued, more troubling transactions emerged. These included a \$60,000 withdrawal labelled 'share purchase' and payments for several overseas flights. Funds to repay these larger debits had then been deposited a few weeks later, with the practice manager seemingly confident these short-term unauthorised loans would not be picked up.

Once the severity of the situation was realised, the practice contacted the police. Subsequent detailed investigation by a forensic auditor revealed the full extent of the fraud: approximately \$97,000 had been misappropriated over several years.

Serious repercussions for all involved

When the practice owners spoke to their regular accountant about the situation, he admitted he had simply relied on basic Excel reports provided by the practice manager when lodging the quarterly business activity statements (BAS). Critically, he had failed to reconcile these reports against bank or credit card statements – a basic accounting safeguard that would likely have detected the fraud much earlier.

The accountant's services were immediately terminated. But criminal proceedings against the practice manager dragged out over several months, ultimately resulting in a guilty verdict and a criminal record. While some of the embezzled funds have been recovered, a significant portion remains outstanding.

Additionally, the stress of dealing with the whole situation led to one of the practice owners giving up his share in the business and returning to work in a corporate practice where he would no longer have the responsibility of running the business.

The case discussed in this article is based on a real case. Certain information has been de-identified to preserve privacy and confidentiality. IMPORTANT: The information in this publication does not constitute legal, financial or other professional advice and should not be relied upon as such. It is intended only to provide a summary and general overview on matters of interest and it is not intended to be comprehensive. Persons implementing any recommendations contained in this publication must exercise their own independent skill or judgment and seek appropriate professional advice relevant to their own particular circumstances. Compliance with any recommendations will not in any way guarantee discharge of the duty of care owed to patients and others coming into contact with the health professional or practice. Avant Practice Solutions and its related entities are not responsible to any person for any loss suffered in connection with the use of this information. Information is only current at the date initially published.

REGAIN PATIENT FACING TIME WITH AVANT'S 'REVOLUTIONARY' REMOTE MEDICAL RECEPTIONISTS

Learn how our Remote Practice Support service helped a specialist practice free up time for answering referrers and improve patient experience.

Gordon & Lane Cove Eye Surgery is a large multidisciplinary specialist practice based in two locations on Sydney's North Shore. With 22 specialists caring for patients of all ages, the practice is dedicated to providing high-quality ophthalmic care.

As a large practice with a diverse team – including orthoptists, ophthalmic technicians, administration personnel and casual support staff – the Surgery prides itself on operational excellence and patient-centred service.

The challenge

Prior to using Avant Practice Solutions' remote medical receptionist service, the front desk team at Gordon & Lane Cove Eye Surgery was constantly overwhelmed with calls. Around 60% of these calls were routine confirmations of appointments or referral details.

Although the practice assigned a full-time team member to manage calls, its six receptionists were also required to assist with call overflow, limiting their ability to warmly welcome on-site patients and support the specialists.

Given the volume of calls some also went unanswered, which the practice

feels likely led some referees to contact other practices. The constant phone interruptions were also found to pose a psychosocial hazard for some team members, affecting focus and morale.

The solution: Avant Practice Solutions' Remote Practice Support service

To alleviate these challenges, Gordon & Lane Cove Eye Surgery chose to engage Avant Practice Solutions' Remote Practice Support service.

The Surgery's practice manager, Lucy Peters, said Avant's remote medical receptionist service has been "revolutionary" for the practice. "Our on-site staff can finally concentrate on improving the patient experience on-site and strengthening connections," she added.

"It was important for us to ensure scripting of phone calls taken off-site aligned with our practice processes and culture, and the Avant team were able to accommodate this."

Remote Practice Support is an 100% Australia-based solution that provides:

- **A dedicated off-site reception team** – Experienced medical receptionists work

"OUR ON-SITE STAFF CAN FINALLY CONCENTRATE ON IMPROVING THE PATIENT EXPERIENCE ON-SITE AND STRENGTHENING CONNECTIONS,"

LUCY PETERS, GORDON & LANE COVE EYE SURGERY

as an extension of the practice team to provide support in answering calls and managing routine admin tasks, to help ensure operations run smoothly during peak periods or unexpected staff shortages.

- **A bespoke service tailored to practice needs** – Practices can define the call types and admin tasks that are referred to our remote medical receptionists, who will follow agreed call flows and practice procedures.

- **Increased call capacity and efficiency** – Our team helps ensure practices experience fewer missed calls and voicemails, which can assist with improving patient satisfaction and engagement.

The results: Remote medical receptionist team reduced call time, improved patient experience

The impact of Avant's remote medical receptionist service was immediate and



transformative for Gordon & Lane Cove Eye Surgery, leading to:

- **A dramatic reduction in on-site call handling** – Allowing receptionists to have more patient facing time.
- **Improved patient experience** – Receptionists could focus on delivering excellent service without constant phone disruptions.
- **Enhanced operational efficiency** – The back-office admin team could dedicate more time to tasks that require more specialised training. ■

COULD AVANT'S REMOTE PRACTICE SUPPORT SERVICE HELP YOUR PRACTICE?

If your practice is struggling with overwhelming call volumes and admin staff burnout, Avant Practice Solutions' Remote Practice Support service can help.

With experienced Australia-based medical receptionists working as an extension of your team, you can help ensure calls are answered promptly while allowing your in-house staff to focus on patient care.

Scan the QR code to book a 30-minute meeting with our team to learn how our remote medical receptionist service can be tailored to your practice.



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WOMEN'S BUSINESS

What started as an idea fleshed out on a napkin over dinner one night, is now Ponti Health, a multidisciplinary menopause and women's health clinic in Sydney run by psychiatrist Dr Gaurav Tandon and his partner Hema. **By Rob Johnson**

Health conditions don't happen in neat categories, although we often treat them like they do. Even when a practice says it specialises in the needs of a group of patients, frontline medical services are often built around the training and skills of the doctor who owns it. That was something psychiatrist, Dr Gaurav Tandon had always been aware of, but a dinnertime discussion with his partner, Hema Prakash, about the challenges female patients face during menopause led to the start of a new, and different, type of practice.

"We were at a restaurant called Enoteca Ponti," he recalls. "Hema was reflecting on how she and many of her friends found it hard to access appropriate help for problems associated with menopause and perimenopause. Problems like long waitlists to see an appropriate doctor, and how often a patient may feel unheard with their concerns, or the doctor may not

have the adequate time for appropriate assessments. On top of that, in my private practice, I was also seeing an increased number of women being referred in this transitional age, with a variety of challenges. And we thought, 'Why not put our money where our mouths are?'"

Career moves

If starting a clinic for perimenopausal and menopausal women seems a little outside the remit of a psychiatrist, it's not a big leap for Dr Tandon, whose philosophy of treatment is built around the individual.

He started out, many years ago, as a paediatric registrar, but realised his real interests lay in learning about people; "their stories, their histories, and getting to know them and matching that with what was happening in a medical sense. I was interested in the interactions between the environment and the biology of a person."

One of his final rotations during his paediatric training was in the children's mental health ward at Westmead Hospital, an experience he found engaging and inspirational. It cemented his interest in psychiatry, and, after a brief break, that was what he pursued.

Psychiatry's embrace of a biopsychosocial model of assessment and treatment sat easily with his interests, and Dr Tandon could also see similarities with his previous training. "Some of the people who I've come across would remind you that perimenopause is just like puberty, in that it's a transition period," he says. "My job is sitting, learning, hearing and observing changes. It involves taking into account a person's environment and their biological requirements. It is actually working with changes in women, around their transition periods."

The science is also captivating. "I've always been interested in learning new



PULSE CHECK

According to Avant Finance's Daniel Pike, it was Hema and Dr Tandon's unique and well-thought-out vision for Ponti Health that helped them become one of the first Avant Finance loans on a greenfields site.

"They called me and said, 'If you've got some time, we'd like you to come over to our house—we have an idea'," Daniel recalls. "They had been talking to a lot of their peers and colleagues and realised that there's a gap in the market. Their idea was to start a brand new multidisciplinary menopause clinic. I put them in touch with a fit-out company (Azhar Khan Director of Akord Projects), and I introduced them to

Avant Law, our in-house legal, and they did some of the contracts for the consulting doctors. I put them in touch with people that I knew throughout the industry to help them get the ball rolling, and at the same time talked them through what type of finance would be available. We made it really easy for them, but there was a lot of meetings to get this signed off. Because at the time, it was the largest transaction we'd ever done in-house." ■

Scan the QR Code to request a callback from a medical finance specialist.



**"WE WERE AT A RESTAURANT CALLED ENOTECA PONTI. HEMA WAS REFLECTING ON HOW MANY OF HER FRIENDS WERE NOT GETTING THE APPROPRIATE HELP FOR PROBLEMS ASSOCIATED WITH MENOPAUSE."
DR GAURAV TANDON, CO-OWNER,
PONTI HEALTH**



Dr Gaurav Tandon (right) and Hema Prakash of Ponti Health.



- The RACGP's submission in February last year to the inquiry into issues related to menopause and perimenopause estimated the economic impact of menopause for those experiencing it at \$15.2 billion in lost income and superannuation a year.
- According to the RACGP submission, 20 per cent of the women experience severe menopause symptoms, and a further 60 per cent experience mild to moderate symptoms.
- By 2030, 47 million women worldwide will enter menopause each year.
- The menopause market — which includes supplements, medical devices, HRT, and telehealth services — is valued at an estimated \$5.3 billion in the US and projected to grow by about 4.8 per cent each year until 2030, according to an analysis from Grand View Research.

things, and certainly the impact of the neuroendocrine aspects of hormones is something that we're rapidly learning a lot more about."

Dr Tandon's personal approach to treatment has always been to treat a person's function rather than their symptoms. "So let's just focus on medication for the moment," he explains. "If we don't think of medication as a panacea, but instead, as a scaffold on which we can build other measures of success, that's where we find the treatment approach is working better than the medication in isolation."

To treat function, he realised, you can't do it in isolation. If you're going to build an ideal medical practice, then you also need the ideal team for the patients of that practice.

The Ponti Project

On the back of a napkin that night at Enoteca Ponti, Dr Tandon and Hema

started sketching out ideas for what they called 'The Ponti Project'. Of course, other women's health practices existed, but for this to be different it needed to take a very patient-centric approach to care. "We wanted to create a comfortable safe environment that is spacious, that has light, that is actually inviting and feels that, 'Yes, I'm comfortable and I can sit here, and I feel that I'd be heard'," he says.

The practice would need a primary care physician, someone who would get to know patients well and spend significant time with them. "My approach to use medicine as a scaffold, whilst allowing other aspects to work," says Dr Tandon. "So we started thinking, what would be those other scaffolds? We thought about nutrition, particularly about the specific needs as women grow older, their loss of bone densities and so on. An ideal practice then should have a dietitian, a physiotherapist and an

exercise physiologist. It should also have expert input from an endocrinologist, from a gynaecologist, and they would then all work as a multidisciplinary team."

Dr Tandon's role is being one member of that team. "I'm very much in the back seat at this new practice," he explains. "The primary seats are taken by our primary care physicians, our allied health and our other specialists."

A business is born

But perhaps their strongest insight was that they needed someone to help patients navigate their way through their own healthcare. "Women in that age group, in that transition time, are time-poor, often with children, parents, husbands, partners, and they tend to not prioritise themselves."

So they wanted to create a position of 'practice concierge', who could keep track of different specialist recommendations and close the loop on any questions the patient might have. "That's what the model of Ponti Health came along as being, where I came in with my medical wish list, Hema came in with all of her non-medical, yet really important input in regards to patient flow, patient stimuli and patient experience. Ponti is a confluence of these two ideas."

The couple set about finding a suitable premises. "The first challenge was finding the right place that was accessible enough, where people can actually use public transport, and don't have to drive across the city to come," says Dr Tandon. They eventually came across an old fabric warehouse in Surry Hills, in what used to be Sydney's fashion district. But that was merely the first challenge.

"Running a medical practice is not cheap. There are all sorts of consumables. Then there's indemnity, insurance, electricity. Then there's electronic medical records, which you need to make sure are safe—all sorts of things that the general public does not realise add to the cost of seeing a doctor."

At least finance wasn't as big a challenge as it could have been. Dr Tandon knew Avant's Daniel Pike



"WHAT I CAN SEE AND WHAT WE ALL FEEL IS, IF WE GET THIS RIGHT EVENTUALLY, I THINK WE'LL BE REALLY IN A GOOD POSITION TO BE ABLE TO OFFER A HOLISTIC CARE ENVIRONMENT TO ANY PERSON WHO CHOOSES TO BE HERE."

DR GAURAV TANDON, CO-OWNER, PONTI HEALTH

already, having secured a home loan from him previously. Avant provided him with indemnity insurance, and their responsiveness and provision of timely and good medical legal advice, especially with the work he does, instilled a level of confidence.

"Daniel's been absolutely exceptional," he adds. "He understood exactly what we wanted to do. He actually spent some time, came in, sat with us over an evening, we took him over our ideas.

It really was helped by the fact that Hema comes from a private equity and finance background, where we had a model which had been worked on by an actuary, and they'd gone through all the business modelling and all the projections and everything else, and there was a very solid working document in the background of all of this. Daniel understood exactly what we wanted to do, and it was a really, really fascinating process for us, a very easy process."

Ponti Health opened its doors to the public last year, and now the process begins of educating future clients on the value such an approach to healthcare brings.

"Challenges always remain, but what we have now, what I can see and what we all feel is, if we get this right eventually, I think we'll be really in a good position to be able to offer a holistic care environment to any person who chooses to be here," says Dr Tandon. ■

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HEALTHCARE CYBERSECURITY

A comprehensive guide for accredited general practices.

Healthcare cybersecurity is now an urgent priority for accredited general practices as the sector faces escalating threats of data breaches and cyber attack.

In the first half of 2024, healthcare reported the highest number of data breaches of any Australian industry, accounting for nearly one in five (19 per cent) of all notifications to the Office of the Australian Information Commissioner (OAIC).

In this guide, we outline the biggest cybersecurity threats to accredited general practices and share healthcare cybersecurity tips to help protect your practice.

What are the data privacy obligations for accredited general practices?

Under the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs), anyone who collects, deals with or discloses personal information must comply with data privacy obligations.

Organisations must meet the 13 APPs, along with any additional obligations under state or territory privacy laws.

Breaches of the APPs can result in substantial penalties—up to \$2.5 million for individuals and potentially over \$50 million for companies.

You can read Avant's easy-to-read guide for an overview of your obligations under the APPs at <https://avant.org.au/resources/privacy-basics-and-data-breaches>.

IN NOVEMBER 2024, THE CYBER SECURITY ACT 2024 (CTH) BECAME LAW. THE LEGISLATION WILL INTRODUCE MANDATORY REPORTING OF CYBER EXTORTION INCIDENTS FOR ORGANISATIONS THAT HAVE OVER \$3 MILLION IN ANNUAL REVENUE AND MANDATE STANDARDS FOR SMART DEVICES.

Top 3 healthcare cybersecurity threats

In the first half of 2024, 67 per cent of all data breaches reported to the OAIC were caused by cybersecurity incidents.

The top threats included:

1. Phishing (31 per cent of all cybersecurity incidents):

Cybercriminals trick individuals into revealing sensitive information, such as passwords or credit card numbers, via fraudulent emails or messages.

2. Ransomware (24 per cent): Malicious software locks or encrypts data, and attackers demand payment to restore access.

3. Compromised or stolen

credentials (24 per cent): Hackers gain unauthorised access by stealing login credentials, often due to weak passwords or unsecure storage.

Healthcare organisations and accredited general practices are increasingly targeted by cybercriminals due to the high value of personal and health information they store.

A significant example highlighted in the OAIC's 2024 report involved a healthcare provider where a former employee accessed and disclosed sensitive data of over 20,000 individuals over two years.

The former employee exploited their unauthorised access to share information with an external party for financial gain, using both work-issued devices and personal accounts.

In response, the provider implemented new monitoring systems to flag high-volume record access, large data copying and file uploads to external sites.

Are there cybersecurity obligations for accredited general practices?

In November 2024, the *Cyber Security Act 2024* (Cth) became law. The law will take effect upon receiving royal assent.

One of the key obligations it will introduce is mandatory reporting of cyber extortion incidents for organisations that have over \$3 million in annual revenue or are responsible for critical infrastructure assets.

If they make a ransomware payment, these organisations must report it to the Australian Signals Directorate within 72 hours.

The legislation will also require manufacturers and suppliers to adhere to minimum cybersecurity standards for smart devices, along with other measures such as voluntary reporting to

the National Cyber Security Coordinator; establishment of a cyber incident review board; and limited use provisions to assist businesses in responding to incidents without the fear that information used will be used against them.

How to help protect your accredited general practice

Healthcare cybersecurity requires all practice team members to be vigilant of potential threats. Here are some essential tips to help safeguard against common threats:

Preventing phishing attacks

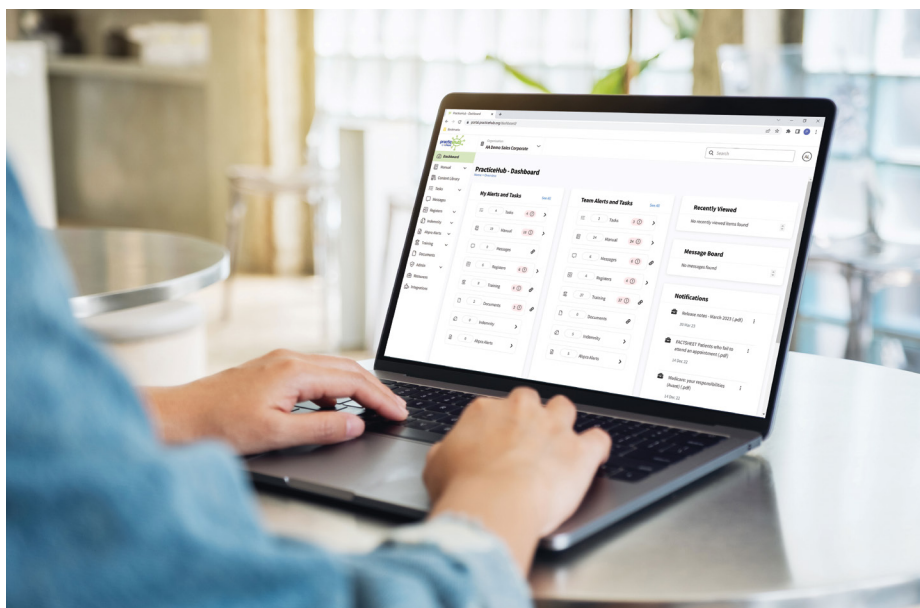
- Train staff to identify phishing emails, such as those with suspicious links or urgent requests for sensitive information.
- Avoid clicking on links or downloading attachments from unknown sources.
- Use email filtering tools to block suspicious messages.

Protecting against ransomware

- Regularly back up critical data, test backups and ensure they're stored securely offline.
- Keep all software and security systems updated to patch vulnerabilities.
- If affected by ransomware, do not pay the ransom. Contact the Australian Cyber Security Centre's 24/7 hotline at 1300 CYBER1 (1300 292 371) for support.

Securing against compromised or stolen credentials

- Implement strong passwords and update them regularly.



HOW PRACTICEHUB CAN HELP STRENGTHEN HEALTHCARE CYBERSECURITY

Using a digital solution like PracticeHub can help simplify cybersecurity and data privacy compliance for your accredited general practice. Here's how:

1. Pre-written policies and procedures

PracticeHub offers expertly written, customisable templates to help support robust cybersecurity measures, including:

- A privacy and confidentiality policy covering how information is shared and accessed;
- A system security policy detailing confidentiality measures, firewalls, remote access and data backups;
- A My Health Record policy outlining secure usage and access protocols; and
- An email use policy addressing patient consent, email verification, password protection and encryption.

2. Centralised, sharable registers for enhanced visibility

PracticeHub's equipment and contract registers help you track IT assets and manage agreements with software providers, antivirus services and IT support.

You can also create your own registers with PracticeHub's Custom Registers module. For example:

- A Clinical Software Access Register to monitor who has access to specific platforms and when it was granted;
- An IT Device Loan Register to track the location and use of your devices.

You can easily upload documents, set reminders for key dates and share registers with select team members.

3. Privacy and confidentiality online training

As one of eight e-learning courses in the platform, PracticeHub offers a course on privacy and confidentiality that covers privacy legislation, APP requirements and IT security.

It's easy to assign this training to your team and monitor their progress with instant alerts.

Meanwhile, a final quiz assists in identifying knowledge gaps so you can set up further training if necessary.

IN THE FIRST HALF OF 2024, HEALTHCARE REPORTED THE HIGHEST NUMBER OF DATA BREACHES OF ANY AUSTRALIAN INDUSTRY, ACCOUNTING FOR NEARLY ONE IN FIVE OF ALL NOTIFICATIONS TO THE OFFICE OF THE AUSTRALIAN INFORMATION COMMISSIONER



- Enable multi-factor authentication (MFA) to add an extra layer of security.
- Restrict system access to authorised personnel only.

Even with the right protections in place cyber attacks remain a possibility. That's why some practices are turning to cyber insurance for added protection.

You can learn about Avant's cyber insurance, which is offered as complimentary cover to eligible practices as part of our practice medical indemnity policy.

Or for more practical cybersecurity tips you can read our checklist for improving healthcare cybersecurity and our guide to responding to a cyber incident, both available in the Resources tab on the Avant website.

Preventing data breaches caused by human error

Human error accounted for 30 per cent of data breaches reported to the OAIC in the first half of 2024. The most common errors included:

1. Sending personal information to the wrong recipient (38 per cent all human error incidents)
2. Unintentionally releasing data publicly (24 per cent)
3. Failing to use BCC in emails and thereby exposing email addresses (10 per cent)

The importance of reducing human error is highlighted by these real-world examples reported to the OAIC: In 2022, a Victorian general practice was ordered to pay \$16,400 in fines after an

email containing highly sensitive patient information, including HIV status, was mistakenly sent to an incorrect recipient.

Following this costly error, the practice implemented stricter email verification processes and mandatory staff training on secure communication practices.

In 2024, a healthcare provider inadvertently exposed sensitive health referral documents when an employee changed cloud storage security settings during an upload. The breach was discovered when the documents became publicly accessible.

In response, the organisation restricted access permissions, implemented automated alerts for policy violations and introduced mandatory cybersecurity training for all staff.

How to help safeguard against human error breaches

- Develop and enforce policies on secure email practices.
- Obtain and document patient consent before using email to communicate sensitive information.
- Limit access to systems to select staff members.
- Use encryption or password protection for email communications and provide passwords via secure channels.
- Verify email addresses before sending and regularly confirm patient contact details in your system.

For more practical guidance, you can read our guide on how to help prevent data breaches, available in the Resources section of our website. ■

WANT TO LEARN MORE ABOUT PRACTICEHUB?

While PracticeHub can help improve healthcare cybersecurity, its benefits extend far beyond. Specifically designed for accredited general practices, it helps reduce admin by centralising all your tasks, documents, registers, incident management and more in one intuitive platform.

Scan the QR code to book a 30-minute demo today to see how PracticeHub can help transform your practice's efficiency and support your team.



DISCLAIMER:

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PLANNING FOR YOUR CHANGING HEALTHCARE NEEDS

Having the right health cover for your health needs is important. And what the right health cover is will change as your life and career change.

As a doctor, you will have seen patients move through all stages of life and how their healthcare needs change. Our personal lives are full of milestones, some of which can change the healthcare needs of you and your family.

Using significant milestones as a trigger to review your health cover can help ensure it is meeting your immediate and future needs, and you don't face the repercussions of not having the right cover.

Growing your family

If you want private cover for childbirth, you will need to have the right cover well before you conceive, as there is typically a 12-month waiting period. It's also important to consider your cover for pregnancy-related conditions, such as reproductive services, and the waiting periods that could apply.

Once the baby is born, there is a limited period for the baby to be added to your policy to automatically have the same cover as you, with no waiting periods. This is especially important if your baby needs neonatal care. At Doctors' Health Fund this is within 60 days of birth, however this can differ across health funds.

Raising children

Visits to the dentist, optometrist, and speech therapist can see high usage during childhood years. Orthodontics is a common treatment that requires planning, with benefit limits usually accrued over time and therefore different to other dental services.



Children turning 21

Once children turn 21, they are no longer considered child dependents on your health insurance. Every health fund has requirements and rules on this, and whether they can remain covered on a family policy or need their own cover. This revolves around their student status and health funds will get in touch to confirm this information at the time.

Active lifestyles

Our recent survey showed that doctors have more active lifestyles than most people, and this can impact how often you need a physiotherapist, podiatrist or even call an ambulance due to an injury. Checking your limits and benefits for these services suit your potential needs, ensures you're covered should you need care.

As you grow older

Our healthcare needs can become more complex as we age. If you foresee needing frequent hospital treatment, you may want to review your excess limit.

Unsuitable cover has repercussions

When your health cover is not aligned to your health needs, it can have repercussions. Most services covered

by health insurance have waiting periods before you can be covered as a private patient. The good news is that waiting periods served with one health fund carry over to another health fund if you switch. However, if you have never had cover and suddenly need related treatment or care, waiting periods will apply and can delay care, or increase the cost.

Life's milestones and stages can be helpful triggers to check your health insurance policy meets the needs of you and your family. Your healthcare cover should provide access to quality and timely care when you need it - so don't let it fall behind. ■

WANT TO LEARN MORE ABOUT DOCTORS' HEALTH FUND?

Scan the QR code to learn more about Doctors' Health Fund or call 1800 226 126 to speak to our friendly team of experts.



Please note this is general information and may not apply to your personal circumstances

MEET THE TEAM



ISABELLE MUN

National Residential Manager

"Bouldering is like indoor rock climbing but without the rope. The height is a little bit shorter, so if you fall, you just fall onto a mat. The boulders all vary in size and shape, and the staff at the centre where I go change the boulders each week, so the difficulty and the route to the top are always different.

"I've been going to the gym for a few years, but I wanted something more exciting to challenge myself physically and mentally. My friends had been bouldering, and they've been trying to convince my partner and me to get into it. So, we gave it a try, and we absolutely loved it. The mental challenge of bouldering involves pushing through the fear of the height and the unknown. With indoor rock climbing, there is always someone belaying you. They are always holding onto you with a rope, and you can rely on them to catch you if you fall. But with

bouldering, it's really just you, the wall and the boulders. There is no rope.

"It's about trusting yourself, too. As hard as it is, it's not there to set you up for failure. It's to push you so you can succeed. Sometimes it can feel like the boulder is very far away, but when you're watching your friends do it, it's actually only maybe two more centimetres of a reach and you'll touch that boulder and can move to the next step. You're pushing through the unknown and the fear, pushing yourself to not give up.

"When we went for the first time, the vibe in the place was really nice. Everyone encourages each other to do their best and not give up, just keep climbing. That's a nice place to be in. After bouldering, all our friends will go out to eat together, so that's always nice as a little treat as well!" ■

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