

Connect

Powering practices

BIG MOVES

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

THEORY OF EVOLUTION

Veterinarian Dr Jon Carruthers has opted for a strategic career trajectory over the wait-and-see approach.

Who did this dentist call when it came time to expand and grow her practice?

DR CLAUDIA YUNG

GROWTH FACTORS

AGENT OF THE CHANGE

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

HOME & AWAY

Everything to think about when you're thinking of buying a holiday home.

LEGAL PRACTICE

What the High Court says it can cost you if you get a job termination wrong.



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WE NOW OFFER MUCH
MORE, SUPPORTING
DOCTORS,
DENTISTS AND VETS
PROFESSIONALLY
AND PERSONALLY.**

WELCOME

Welcome to **Connect magazine practice edition** – a publication by Avant Mutual for doctors, dentists and vets.

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'll also stay updated on the latest Avant news.

While Avant is known as Australia's leading medical indemnity insurer, we now offer much more. Committed to supporting doctors, dentists and vets professionally and personally, we provide 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, dentists and vets. With access to Avant loans and a network of lenders, doctors have an extensive range of finance options tailored for medical, dental and veterinary 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, dental professionals may particularly relate to Dr. Claudia Yung's story, "Room to Move," which explores her dental practice journey from startup through expansion, including insights on commercial property and renovations. Veterinary professionals will find value in Dr. Jon Carruthers' story, "Vet with a Vision," which unpacks his practice ownership journey and insights on evolving veterinary practices.

Enjoy reading *Connect magazine practice edition*. We welcome your feedback and encourage Avant clients interested in being featured in any potential future issues to contact us.

Warm regards,

Martin Edwards,

Avant Mutual 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 a 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.



ROOM TO MOVE

When it came time to both buy and expand the new commercial premises of her Dental Logic practice, Dr Claudia Yung knew who to call. **By John Burfitt**

Standing in front of the new premises of her practice, Dental Logic, on the day it opened, Dr Claudia Yung admits she smiled with a sense of satisfaction, as her long-held dream had finally come true. But she also recalls letting out a big sigh of relief.

"It was both an exhilarating and overwhelming moment," Dr Yung says. "It had been a long road to that point—about 18 months in total—but expanding the business in this way had been my dream for years. So many things had happened along the way, and there were times when I did wonder if it would all come together, which of course it did."

Getting started

The opening of Dental Logic in the outer Melbourne suburb of Lilydale was a dream that had been 20 years in the making. It was back in 2004 that Dr Yung, who graduated from the University of Melbourne in 1997, bought her first

practice from a retiring dentist.

At that time, the practice was just one chair with one practitioner—Dr Yung! "It had always been my dream to have my own business, and I remember back then feeling I was on my way," she says.

Within a few years, the Lilydale practice evolved from being a solo practice to a multidisciplinary dental centre providing a full range of dental services that employed another dentist, a dental prosthetist and an oral health hygienist.

In 2007 the practice moved when Dr Yung bought new premises within the same area. The new location accommodated three dental chairs as the team and its range of services continued to grow.

Thinking big

When the chaos of COVID-19 hit in 2020, Dr Yung admits she began looking at her business in a new way. "The building

we were in was very old, and so I began considering renovating or expanding our premises, but it was just too hard as there was so much to do," she says. "That was when I started looking at new locations and, as I did, I wanted to expand again, this time from three clinical rooms to five."

When she found the new building on Main Street in 2022, Dr Yung decided this was to be Dental Logic's new home, but the site presented significant challenges. The first was the building required substantial extensions to accommodate Dr Yung's plans for a bigger practice. The other challenge was financing the purchase along with the amount the extensions, the fit-out and the entire move would cost.

Having owned the previous building and her own home, buying property was nothing new to Dr Yung. Needing to secure a substantial loan to do so, however, meant venturing into unfamiliar



PULSE CHECK

The first aspect that struck Stevie Von Thees of Avant Finance about Dr Claudia Yung was her remarkable financial acumen as a dental practitioner. "In the realm of business, Claudia is truly exceptional," Von Thees remarked.

What further distinguished Dr Yung was her recognition that, despite her considerable success, embarking on a project as substantial as her new practice in Lilydale necessitated the guidance of experienced advisers.

Among these components were aligning her financing with her tax strategies, ensuring the practice's cash flow was

properly managed, and updating her business plan—all while navigating negotiations with sellers and overseeing renovations. Kent Desarmia of Desarmia Projects was an integral member of the advisory team we recommended for this construction project. "Our firm has the primary aim of simplifying the process from inception to completion. Claudia's trust in our team allowed for a seamless execution of the project." ■

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



"EXPANDING THE BUSINESS IN THIS WAY
HAD BEEN MY DREAM FOR YEARS. SO
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**"I REMEMBER YEARS AGO I WENT TO
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OWNER, DENTAL LOGIC**

territory. "I remember years ago I went to my local bank about a loan, and it was so hard as they really didn't understand what we do as dentists," she says. "But I knew if I was to take on a project and a loan as big as this, I needed to be working with people who know our profession, talk the same business language we do in dentistry, and who also have a good relationship with finance companies. Buying commercial property is always different and I needed guidance I could trust and rely on."

Money matters

Having previously dealt with Avant Finance—back when it was known as Kooyong Group—on other financial matters, in 2022 Dr Yung reached out again to initially determine if her new plans were even feasible. This time, with not only the purchase of a building, but also an extensive renovation as part of her proposal, Dr Yung was presenting a far more complex and involved business scenario.

It was during her dealings with Avant Finance that Stevie Von Thees was appointed as Dr Yung's relationship director. "I initially needed to determine a number of things before moving ahead with this," Dr Yung says. "My questions were about whether I really could afford this, if I could handle the repayments, and the kind of interest rates and loan terms that were available. I also wanted a line of credit to give the business some flexibility."

It was when Avant Finance presented her with a comprehensive guide of what the costs were, the repayments, all the options available and the finer details of the deal that Dr Yung admits her anxiety about the project lessened.

"It was seeing the big picture from

people who knew what they were talking about that gave me the peace of mind that my plans were indeed achievable. Once I felt comfortable, we got moving."

After the building was purchased in March 2023, construction work commenced on the extensions and then later on, the fit-out. "That was when things got complicated as there were so many details to take care of, and at that stage I was asking Stevie many questions about the various builders' quotes and what we needed to cover.

"What made this work was that Stevie was a very good guide, and I needed all the guidance she offered," Dr Yung says. "Stevie also was great at following up on details as this was a long process, but she stayed on top of it and helped me sort out the loan issues that came up."

When the all-new, state-of-the-art Dental Logic opened its doors in September 2024, Dr Yung admits she had a great sense of pride in all the work that had gone into creating the new facility, adding that business has been strong ever since.

"What made the relationship with Stevie and Avant Finance work was the standard of service and the trust I knew I could place in them," she says. "Getting good advice before starting anything, and then working out the stages of how to do it, is what proved to be the key."

While Dr Yung is enjoying these early months of her all-new practice, she confesses she still has bigger plans in her sights. "It would be good to have more rooms, so that I am able to set up properly for sedation and maybe general anaesthetics, and this building now has the capacity to do that.

"And if I do go down that road, I would definitely work with Avant Finance again to make it happen. But for the time being, we're just enjoying what we've created." ■

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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

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



VET WITH A VISION

Dr Jon Carruthers had made it his mission to ensure South Australian pets and those who love to look after them have their every requirement taken care of. **By Tracey Porter**

Dr Jon Carruthers doesn't mind living life on the edge.

When not busy running his two veterinary clinics, he can typically be found getting his adrenaline fix trailing behind boats on a pair of skis, burning up the tarmac at top speeds astride a bike, coaching netball, or catching up with the busy lives of daughters Deni (21) and Sass (19).

Even the pets he's chosen for himself are a little left of centre. He's bypassed what are considered more conventional animals in favour of two green tree frogs, Roy and Keely, named in honour of characters on the hit TV show *Ted Lasso*.

When it comes to his professional obligations, however, Dr Carruthers takes no chances, opting for a strategic career trajectory over the wait-and-see approach favoured by some practice owners.

In the beginning

Dr Carruthers says his decision to choose a career in animal health was not one he took lightly. He simply doesn't recall entertaining any other career but one in veterinary medicine.

"I have always loved animals and grew up reading Gerald Durrell and James Herriot books," he recalls. "I graduated wanting to be a surgeon but quickly realised I was more suited to medicine. I now have a membership in veterinary behaviour after being admitted to the Australian and New Zealand College of Veterinary Scientists in 2018, and love behavioural work in all species."

Aside from his interest in behavioural science, over the years he has also undertaken postgraduate certification in veterinary oncology and veterinary practice management.

A Perth native, Dr Carruthers

graduated from Murdoch University in 1987, spending five years in the UK before returning to open his first practice, the Glenelg Veterinary Centre in South Australia, in the early '90s.

Shortly after, he purchased what was then known as the Eden Hills Veterinary Clinic, which at the time, he says, was in the hands of the public trustee and was itself on life support. He purchased the current building, an old Lutheran Church, in 1993, and built a new hospital into which he moved his practice in 1994.

Now known as the Hills Veterinary Centre, the clinic has been a prominent part of the local community in Blackwood, South Australia, for many years. "It was a blank palette when we moved in with virtually no internal walls. It's about 350m² which makes it a large clinic, and we still have plenty of space to grow in the current location."



PULSE CHECK

Dr Jon Carruthers has been a client of Avant Finance for several years. This means he has benefited from just about all the financial products and services Avant has to offer, says Avant relationship director Stuart Robb. The pair first crossed paths when Dr Carruthers approached Stuart to broker lending for commercial property, practice and equipment finance. More recently, he sought assistance again by borrowing directly through Avant's lending products for practice equity lending and more equipment.

Stuart says, because not every finance proposal goes smoothly, he makes a point of working closely with all clients to

provide timely updates, particularly when it comes to gaining an understanding of transactions and speeding up the process of approval, documentation and settlement. "Dr Carruthers is a busy vet running two practices, managing all that goes with business ownership including staffing, capital purchases, and patient cases, so we'll always do what we can to make this finance part as quick and easy as we can to help him grow those practices."

Scan the QR Code to request a callback from an Avant Finance specialist



**"I THINK THAT
PHILOSOPHY OF LOOKING
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ONGOING LEARNINGS OF
OUR TEAM."**

**DR JON CARRUTHERS,
OWNER, HILLS VETERINARY
CENTRE**



PROFILE

Having undertaken a second rebuild about eight years ago, the new building is now also home to Pawprints Afterhours, with the aim of bringing a much-needed dedicated after-hours service to the area.

Here to help

A firm believer in the notion that all vet practices need to evolve to become successful, Dr Carruthers' approach to business sees him constantly seeking out new ways to help.

"Scotch 3M (supplier of adhesives) had (or have) a mission to make one-third of their income from new products. To some degree, we have embraced that philosophy. We were very active in oncology when it was largely ignored. We developed a rabbit desexing program as they grew in popularity and became legal as pets, and desexed rabbits from all over the state.

"Some of these roles have become mainstream, and our involvement has decreased as we have moved on to new challenges. I think that philosophy of looking for new ways to help energises and validates the efforts and ongoing learnings of our team."

With the physical growth of the business, the practice has moved from one vet and a couple of nurses to a multifaceted team. Dr Carruthers' firm belief in the adage 'Prevention is better than cure', means the clinic also offers a range of wellness services including vaccinations, worming, microchipping and senior wellness checks.

The skills and involvement of the nursing staff has also grown during this time, with nursing staff now able to monitor temperature, oxygen and CO₂ levels, heart rate, and blood pressure in real time "allowing us to react to problems during surgery before they can harm the patient".

The financials

But it's not just in staff skill levels and resourcing that Dr Carruthers has enjoyed the fruits of his labour. Having access to additional financing options has helped to ensure the Hills Veterinary Centre has gone from X-ray tanks to automatic processing, to digital X-rays. It now has dedicated full-body and dental X-ray systems.

"My first ultrasound was second-hand from a hospital, weighed about 180kg and was about the size of a medium fridge. Our latest ultrasound is the size and weight of a briefcase with a couple of books in it maybe."

Dr Carruthers says he and his team have worked with Avant through a number of phases of the company, during both equipment and business acquisitions.

Unlike other finance companies, Dr Carruthers believes one of the key advantages in working with Avant has been the efficiency with which his applications are dealt with. "Obviously the first loan took longer, but after that, I can often organise the loan in 15 minutes. The process is now very easy, and less convoluted than dealing with banks directly. I leave it all to Avant."

Dr Carruthers says the unique partnership he enjoys with Avant has meant his practice can create a rational approach to equipment renewal without hitting major hurdles in cashflow. A practice like his has about \$300,000 worth of equipment at any one time, he says, often with a relatively short life span, as technology evolves. "On average, we get a new X-ray system every 10-15 years. Without support, it is unlikely we could keep that equipment at the cutting edge of medicine. Avant is one of the tools we need to maximise patient care." ■

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"MOST EQUIPMENT PURCHASES WE NOW LITERALLY ORGANISE WITH ONE PHONE CALL, THEN SIGN THE PAPERWORK. EVEN THE MAJOR PROJECTS, LIKE BUILDINGS AND PRACTICE PURCHASES, ARE NOT HUGEY HARD FROM MY PERSPECTIVE. I LEAVE IT ALL TO AVANT."

**DR JON CARRUTHERS, OWNER,
HILLS VETERINARY CENTRE**

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 womens' 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
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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



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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.

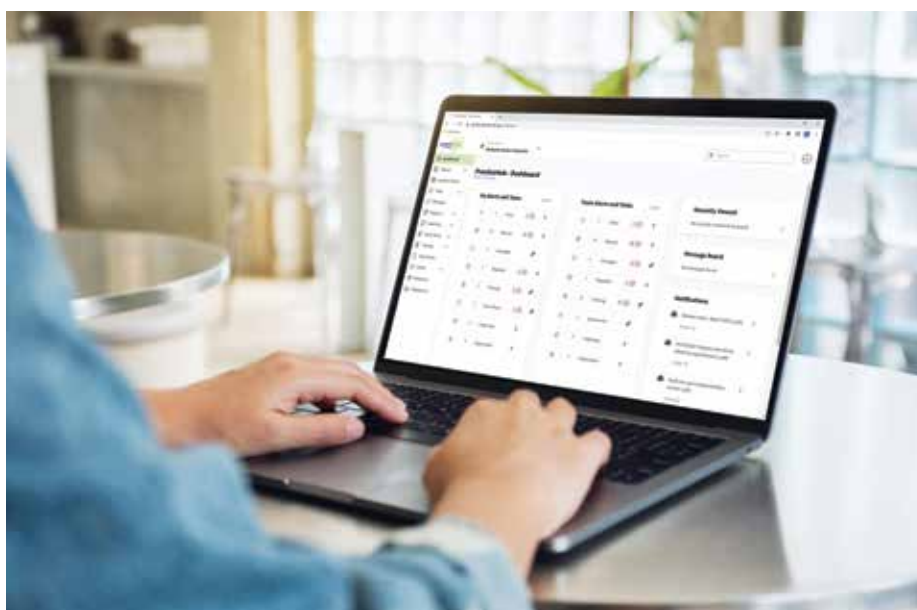
Are there cybersecurity obligations for accredited general practices?

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.



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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



MICHAEL MOBBERLEY

Special Counsel, Avant Law

"Although I've been interested in animal welfare for a while, I didn't have a plan to adopt two rescue greyhounds. I had grown up with dogs of varying types. I used to have very small dogs as a kid, like Corgi crosses. When I bought my first house with my wife, we decided one day it'd be great to have a dog running around the house. And after discussing it, we thought, 'what if we find a rescue dog?'"

"The first one that we got was actually on Gumtree. I just happened to be on the site and an ad popped up saying, *Free greyhound, pick up, ready to go*. The house was 10 minutes from where we lived. We rocked up to have a look and basically fell in love with our dog Coby when we saw him. Over the next year-and-a-half, we had a baby and we tried fostering

some greyhounds, but it was always a bit tricky. Then one day there was an open day for rescue greyhounds. That's where we picked up our second one, Penny.

"While they are big dogs, they get surprisingly small. They cause a fuss when they get excited and want to run around the house, but mostly they are big lounge lizards. Coby is almost an anti-dog. He doesn't chase balls or anything like that. He'll go for a walk and then that's him for the day. Penny, who's used to running a bit more, definitely has a lot more energy to burn. She's a little pocket rocket.

"Despite their sporting background, Coby and Penny are amazing furry friends. I would recommend anyone thinking of adding a dog to their family to consider greyhounds." ■

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