



## The right cover for your needs

Now is also the time to check your cover is right for you. Many of us buy health insurance products at a particular time in our life and, if our circumstances change, those products may no longer be appropriate. Our needs and our families change over time, so make sure you take a look at the cover you have, and consider if it's right for you.

It can be beneficial to discuss health insurance with your adult children too. Learning how to navigate the adult world of insurance, budgeting and caring for yourself can be a tricky experience. Help your children make good choices by having an informative conversation with them.

If you're feeling a strain on the budget and not sure your cover is affordable for you anymore, please call us today and talk through your options. A less expensive extras package or lower level of hospital cover might give you some financial relief, without sacrificing the option to choose your own hospital and medical providers.

If you have any questions about any aspect of your cover, our helpful and friendly customer service team are happy to discuss this with you.

## Member survey reveals 99% satisfaction

We are very pleased to report that 99% of members who recently completed ACA Health's Member Feedback Survey were satisfied. Thank you to all members who spent their valuable time telling us how we are performing.

While the results were predominantly positive, we have learnt a few things and are already taking action. The article on page three summarises the things we've learnt from member feedback and outlines our plans to address them.

ACA Health considers the Member Feedback Survey its

most valuable tool. It is the way we consult you on your customer service experience and gather your opinions on the all-important 'future of the fund' questions.

This year's survey was particularly important. The Strategic Adhoc Committee (a sub-committee of the ACA Health Benefits Fund Board) created a survey to consult members on a number of important topics relating to their health cover. The results of this survey were used to inform the Board throughout its strategic planning process.

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## \$ Tax time

This time of the year is the perfect opportunity to talk to your tax accountant about your private health cover to make sure you are claiming the right rebate level. If you need to **change your rebate tier**, it is easy to do this online. Log in to **members.acahealth.com.au**, click on 'My Details', click on 'Payment Details' and information about your rebate will be displayed. Click on the orange 'Change' button at the bottom of the page if you need to make any adjustments. Please call us if you need a hand.

Under the Australian taxation system, you may be paying extra taxes (Medicare Levy Surcharge) if you are not sufficiently covered. Instead of paying extra taxes, you could be using that money to buy quality private health insurance – with the added bonus of being able to choose when and how you are treated if you ever need it.

## Inside this issue:

- Tax Information
- Tips and Tricks
- Member Feedback Survey Results & Winners
- ACA Health Choice Award



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#### Office hours

Mon-Thurs .....9am - 5pm

Fridays.....9am - 12:15pm

#### Your ACA Health Team

##### Manager

Jody Burgoyne

##### Assistant Manager

Roy Soaika

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Luke Wemyss

##### Administrative Assistant

Janet Hyde

##### Business Development Manager

Dean Ryan

##### Risk and Compliance Officer

Norah Schott

##### Trainer and Membership

Grace Millar

##### Membership

##### Claims Team

Sonya Butcher, Amy Edwards  
and Lisa Vlahakis.

**What would  
you like to read  
in HealthWise?**

Send us your suggestions  
and questions!

Email: [info@acahealth.com.au](mailto:info@acahealth.com.au)  
or phone 1300 368 390.

## From the Manager... Jody says

**A**s I consider recent conversations and events, three things compel me to write:

1. The lawyer that ACA Health engages to achieve its objectives reminded me that what was once protected in legislation (i.e. Private Health Insurer's obligation to act in the best interest of its policy holders) was removed from legislation. And how could this remain in the Private Health Insurance Act in an industry that is now considered largely for profit, where those Private Health Insurers must primarily act in the best interest of its investors? ACA Health stands out from many in the pack because we don't have investors or split priorities. We are 100% member focused.
2. The Federal Election. As you all know, the pre-election prattle was unavoidable. In early June, one of the aspiring prime ministers took the opportunity on morning television to discuss his party's election promises and talk to the public. A member of the public called in to ask how that political party would improve the Lifetime Health Cover loading the caller was subject to. (Lifetime Health Cover is a loading/extra charge for purchasing hospital cover/insurance after the age of 30 years. It is payable for 10 continuous years before it is removed). What particularly caught my ear about this discussion on TV was the politician's response to the caller: he replied that his political party had not actually considered, nor had they formulated, their full

approach to health. Perhaps a little disconcerting a couple of weeks out from the election.

3. Lately there have been a number of new private health insurance advertisements on television. One in particular has a couple of simple but important messages: 'Health is not to be taken for granted' and 'Because your health comes first'. These messages are delivered while we glimpse inspiring images of an amputee surfing, a man relearning to walk, and as we celebrate with a cancer survivor tattooing her mastectomy scar. ACA Health has its own inspiring new ad. Take a moment today to view it online: [www.acahealth.com.au](http://www.acahealth.com.au). It illustrates clearly that 'Whatever life throws at you, you have the peace of mind of great health cover with ACA Health'. Because we care.

So remember, your health is not to be taken for granted. Don't leave it to chance...call us today to get the right cover with the right health fund, and don't stop there. Tell your local politicians what you want and make your voice count. Hopefully you will never need to use Australia's health system but you can make a difference for those who will.

**Because we care.**

**Jody Burgoyne,**  
Manager

## Member Feedback Survey prizes



ACA Health wants to be the health insurer of choice for you and your family, and that's why we ask for your feedback on what we're doing well and what we could be doing better. We use the information you give us to improve our products and services and to make your experience with your health fund as easy and positive as possible.

We'd like to thank each of you who participated in the Member Feedback Survey. Your input is invaluable, and we'll keep working hard to make ACA Health the best health fund choice for you and your family. To show our appreciation for participating in the survey, we offered the chance to win free membership and some great prizes. Congratulations to our lucky winners Peter, Brett, Allan and Kendall. Thank you for helping us be our best.

## What we learnt from the Member Feedback Survey

**A**CA Health works hard to be a quality health fund that looks after you and your loved ones. Part of making sure we are the best health fund choice for you means keeping track of what we do well, being aware of areas we can improve, and making the changes you want. We asked you to participate in a Member Feedback Survey as part of this process and here's what you had to say...



### You told us you were happy:

- With the fund's integrity
- With the personal service we provide
- With the friendly team who respond to your enquiries and help look after your policy and claims
- That we are a member-service focused fund and that we put the welfare of our members ahead of profits
- That the information we provide is easy to read and understand
- That we are reliable
- That we have better benefits than other funds.



It only takes **13.5 minutes** to create change and shape the future

The average time it took members to complete the 2016 Members Feedback Survey was 13.5 minutes. We encourage you to complete the next Members Feedback Survey (due in 2018). We exist for your benefit – help us shape the fund you want for the future.

### Areas you want us to improve (and how we are going to make these changes) include:

- Claiming via email – ACA Health has implemented claim submission via email and you can now email your 'extras' claims to **claims@acahealth.com.au**. See page five for further details, or call us for more information on how to claim.
- How fast we pay your claims – ACA Health generally assesses and pays claims within three business days of receiving your claim. However with increasing postal times between when you post a claim and when you receive a remittance advice, it can seem a long time from start to finish. By accepting claims via email, this will reduce the time it takes for us to receive your claim from a few days to a few minutes. We are also looking to introduce further technological improvements such as using SMS to notify you that your claim has been assessed and paid. You will be able to see the progress of your claim in close to 'real time', without the additional delays caused by postal time.
- How easy it is to understand what benefits you can claim, and exactly what your limits and rebates are. ACA Health is looking at ways to make it easier to understand your benefits, such as creating videos to show you what to claim and to explain which items are commonly submitted but cannot be claimed.
- Receiving inconsistent advice – ACA Health, like many small businesses, experiences some staff turnover, but we have made a commitment to increase training for our customer service staff. We have also recently implemented a quality assurance system to track communications between you and the fund, so we can make sure you are being given all the information you need and that it is clear, consistent, relevant and concise.
- How easy our website is to use – ACA Health is working on a brand new website with a more up-to-date and user-friendly interface to better cater to your needs and the way you want to interact with the fund.

## Choose how we communicate with you

We are working to reduce the amount of paper we send you and to speed up the time it takes for you to receive communications from us.

From July we'll be sending more of our correspondence to you via email. If we have your email address on file, you will now receive letters about your payments via email. This includes letters to inform you we've received a payment or that a payment may have failed, or that your cover is in arrears or a payment is due soon.

### To update your email address online;

- log in to **members.acahealth.com.au**,
- select on **'My Details'**,
- select **'Contact Details'**, and then
- click on the orange **'Change'** button at the end of the page
- next to the **'Payment Information'** heading you can select the **'Email'** option.

If you don't wish to receive these letters by email, **you can 'opt out'** of receiving emailed communications and we'll continue sending your letters via post. To opt out you can select the 'Post' option instead of the 'Email' option (refer to picture).

Don't worry if you don't have an email address. If we don't have an email address on file, we'll continue to post letters to you.

The screenshot shows the 'Contact Preferences' form on a tablet. The form is titled 'Contact Preferences' and includes a sub-header: 'Below are your contact preferences for each type of communication. By providing a valid email address above and selecting an email option below you are consenting for ACA Health to communicate with you via email.'

The form is divided into four sections, each with a heading and a description:

- Membership Communications**: Please choose the method by which you would like to receive membership communication documents including Membership Change Letters and the Rebate Application/Change Form.
- Payment Information**: Please select the method by which you would like to receive information about contributions, benefits, claims, remittance and rejection advice notices and letters.
- Tax Documents**: Please choose the method by which you would like to receive your Tax Documents. These documents include your Life Time Health Cover Statement, Rebate Tax Statement, Member Benefit Statement and your Rebate Application/Change Form.
- News & Updates**: Please select which method you would prefer to receive news and updates regarding ACA Health, the Private Health Insurance industry, products, benefits and services. If you select POST you will receive our HealthWise Newsletter in the mail. If you select EMAIL you will receive a HealthyBite of information sent to your email on a regular basis.

Below the descriptions are four dropdown menus for selecting the communication method:

- Membership Communications\*: Email
- Payment Information\*: Email
- Tax Documents\*: Post
- News & Updates\*: Email

At the bottom of the form, there is a note: '\* required fields. Note that at least one phone number must also be provided.' and a checkbox: 'I declare that the above information is true and correct.'

At the very bottom are three buttons: 'Cancel', 'Modify', and 'Submit'.

Wherever your next adventure is... we'll take you there!



For travel requests please email us with your requirements on [spdtravel@adventist.org.au](mailto:spdtravel@adventist.org.au)  
Phone: 02 9847 3202 or toll free: 1300 309 831  
Our office location is 148 Fox Valley Rd, Wahroonga, 2076.



## Making it easier to claim on extras (ancillary)

You asked for it and now it's here. We're very excited to offer you the option to email your extras (ancillary) claims to ACA Health. This new option will allow for faster turnaround time and reduced cost to you.

There are a few things you need to know about this new option to make the claiming experience as easy as possible.

### Here's a quick 'how to' on claiming extras via email:

1. Download the claim form from **www.acahealth.com.au** (you will find the claim form under 'Quick Links'). Fill in the claim form online or print it out and fill it in.
2. Scan or photograph the receipts you are claiming and check they are legible (please see tips below).
3. Attach the completed claim form and all photos/scanned receipts to a single email. Send them to **claims@acahealth.com.au**
4. We will assess your claim.

ACA Health is eager to receive your claims via email. However we will need to continue sending your remittance advice to you via post while we update privacy protocols. We expect to be able to send your remittance advice via email in the future and we will let you know as soon as this option becomes available.

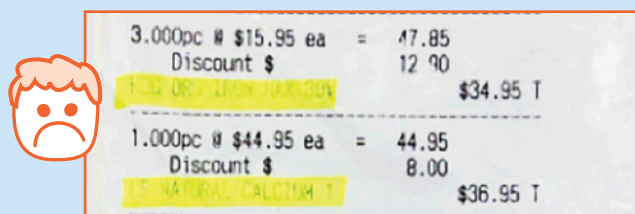
For any items that are not eligible for claiming or should be claimed from other sources (such as Medicare) we will post you a copy of the receipt/invoice along with a clear explanation of why the service cannot be claimed.

If you don't have access to emails, don't worry – we will continue to process your posted claims as usual.

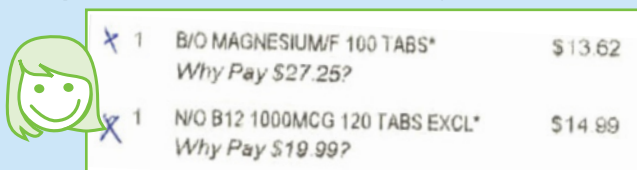
To make your claim process as successful as possible we recommend the following tips:

- Before you send your claim, check that the scan/photo of the item you want to claim is legible and that all details (e.g. date, patient name, item being claimed, provider details etc.) can be clearly seen. Check that no details were cut off by the scanner. If we can't read the details on the item, we will contact you and ask you to rescan the item or post it to us.
- If you have a larger receipt with multiple items and you want to indicate only the items you would like to claim, please do this **by underlining or placing an asterisk \*** next to the item. **Please DO NOT use a highlighter** on these items as this often becomes unreadable in the software we use to view your claims.

#### Don't use a highlighter:



#### Do place a mark beside the item, or underline:



- To speed up the processing times, please group the items corresponding to the person who received the service and the type of service and the date (e.g. group all of the claims for Bob's dental in date order, and then group all of the claims for Sally's physio in date order etc.).
- Please send all the items you want to claim in a single email. Receipts not attached to a claim form may not be identified, and we will not be able to pay them until a claim form is received.

## ACA Health Member Optical Deals - Specsavers



**25% off a single pair of glasses from the \$149 range or above\***

With free digital retinal photography^



\*Subject to your policy's waiting periods, annual limits, fund rules and having the appropriate level of extras cover. Price complete with standard single vision lenses with scratch resistant coating. Multifocals and bifocals also available at an extra cost. Extra options not included. Price correct at time of publishing. Frames available while stocks last. ^Available at over 295 stores nationwide with your 2 yearly eye test and subject to eligibility.

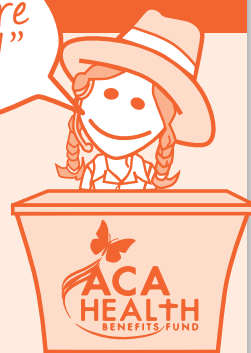
## Tips and tricks for lodging claims

- Please remember to send your medical claims for inpatient procedures to **Medicare first** before you send them to us. Once you've received your Statement of Benefits from Medicare, you can send it to ACA Health along with your claim so it can be assessed.
- We are unable to pay any benefit on claims with a **service date older than two years**. Please make sure you send claims to us before this time, in order to receive your benefits.
- Give us a **call** before you go in for surgery **to make sure you are covered**. Being sure now can save a

lot of extra expense later, and give you greater peace of mind.

- If you are having **trouble claiming** through HICAPS, feel free to give us a **call from your provider's rooms** rather than waiting until you get home. Many issues can be sorted out on the spot, meaning there is no delay in receiving your benefits.

"I'm here to help!"



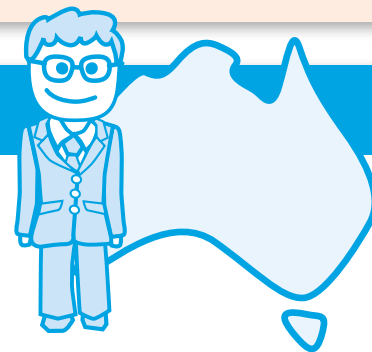
## ACA Health Choice Award

ACA Health is proud to be involved with the Health Department of the South Pacific Division and Avondale College in promoting Health to children. Annually, final year education students of Avondale College complete an assignment to produce a resource for teaching young children about health. This year, the topic was resilience.

The 2016 ACA Health Choice award winners were Janine Cass and Heidi Shreeve for their book "My New Glasses". ACA Health also awarded Joanna Dodson and Breane Grange with an ACA Health Choice - Highly Commended award for their creation of the "Bounce Cards".

ACA Health would like to congratulate all of the students on their work and offer our members a copy of the winning book "My New Glasses". This book will be made available to you on our website to download and use.

The resources created in this competition are distributed to all of the Adventist schools across Australia. At ACA Health, we count it a privilege to be part of something that promotes healthy lifestyle principles to children at a time when they are learning things for life.....because we care.



## Where's Dean?

If you would like Dean to visit your Adventist workplace, ask your employer to contact him on **1300 368 390** or email **info@acahealth.com.au**

## Fine print

Does the 'fine print' in your health insurance policy confuse you? ACA Health offers a 'Find the Fine Print' one-on-one session with Dean. This service would usually cost \$295 but is complimentary to any employee of an SDA organisation. This session is an obligation free, ethical review of any policy currently held by employees.