

July 2015

## Tax Time Check List:

### Private Health Insurance Rebate Statement

- If you received this newsletter by post just after the end of the financial year, your individual Private Health Insurance Statement was included in the same envelope. This statement is used for completing your yearly tax return.
- Some families will have received two statements as both non-dependant adults on the policy need their own statement to complete their tax return.
- Some of you may have already downloaded this statement via your Online Member Services

account, accessed through our website at **members.acahealth.com.au**. You can only download your statement if you were registered for Online Member Services before the 1st of July 2015.

- Dependants, including adult children, do not receive a tax statement as the government does not recognise them as Private Health Insurance Incentive Beneficiaries (PHIB).



### Is your rebate tier right for you?

- Tax time is the perfect time to reassess your rebate tier based on income levels. Visit **ato.gov.au/privatehealthinsurance** for more information or talk to your accountant.
- If you or a family member are about to turn 31 you should consider taking out a private hospital cover product to avoid Lifetime Health Cover loading and the Medicare Levy surcharge. Why not work out what you would pay in extra tax and get private hospital coverage for the same amount?

### Get ready for next year:

We are currently developing a SMS notification system that will be implemented over the next few months. To be notified when next year's Private Health Insurance Statement is available to download, or to receive other notifications about your membership by SMS go to **members.acahealth.com.au**, log in, and update your details. The SMS will be addressed and sent to the policy holder for all statements on the policy.

If you haven't already signed up for Online Members Services (OMS) you may want to register now. You can use OMS to update your address, change your payment details and access copies of the documents that you send us.

### Inside this issue:

- Are your products right for you?
- Evolving business practices
- Tips and Tricks
- MedicAlert Foundation



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**Your ACA Health Team**

*Manager*

Jody Burgoyne

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*Marketing & Membership*

Richard Poole

*Business Development*

Dean Ryan

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Sonya Machado

*Claims Team*

Sue Smith, Carmen Wemyss,

Andrew Lewis and Lisa

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

Send us your suggestions and questions!

Email: **info@acahealth.com.au**  
or phone 1300 368 390.

**From the Manager... Jody says**

Recently I was at a conference listening to the President of the Australian Medical Association, Associate Professor Owler, as he said, "Too often (doctors) see patients who think they have cover, but don't, because they purchased a cheaper product several years ago.

Sometimes treatment is planned and surgery is booked only to be cancelled shortly beforehand because the hospital's health fund check reveals that the patient is not covered.

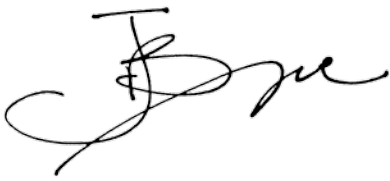
It is not an unusual scenario. I clearly remember one young lady in her 20s who presented with a brain tumour that required surgery. She couldn't wait a year to change her level of cover.

Every day, the AMA office takes calls from members of the public who clearly don't understand their product, but who have the expectation that they are covered.

I often refer to insurance policies that have multiple exclusions as junk policies."\*

Private Health Insurance is not a select and forget product. Have you made sure that you have chosen the right cover for you and your family, or are you selecting based on price and forgoing cover? As customers you require choice but with choice comes responsibility. Next time you hear of someone who didn't have the right cover for them, remember they had the choice. Don't let that person be you.

Each year at tax time, reevaluate your health insurance requirements. It really is as easy as calling us and having the conversation.



**Jody Burgoyne,**  
Manager

*\*Speech to HIRMAA, Wednesday 13th May 2015, The Hotel Realm, Canberra, AMA President Associate Professor Brian Owler*

**Is your product right for you?**

Often a product that was best for a previous stage of your life doesn't suit your current situation as well as it should.

Perhaps when you moved out of your parents' home you started out with Ancillary Lite so you had some dental benefits, and then took out Basic Hospital cover with us just after you turned 31 to make sure you weren't exposed to Lifetime Health Cover loading later in life. Recently you may have started a family and want to make sure that you can take them to a private hospital.

With our Private and Deluxe

Hospital products you can go to a private hospital with limited out-of-pocket expenses, but if you were admitted to a private hospital with the Basic Hospital product you would likely face significant out-of-pocket expenses.

**Things to consider when evaluating your cover:**

- What benefits are you most likely to use?
- What type and how many claims are you likely to make in a year?

If you would like to talk through what cover might be most suitable for you at the moment, give us a call on 1300 368 390.

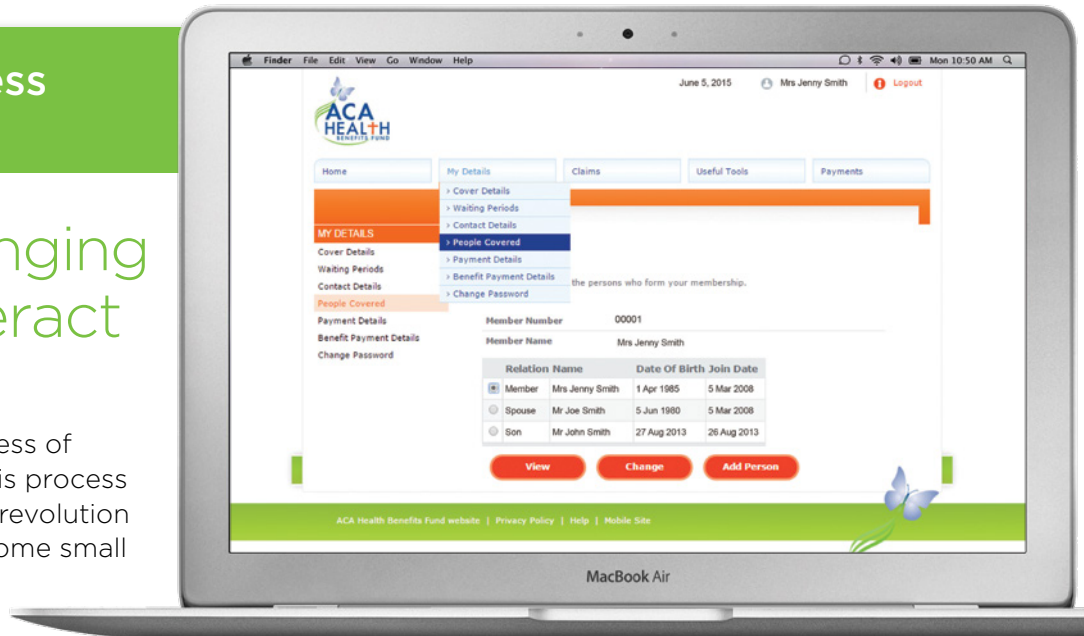
**Health funds help you compare by...**

- Providing Standard Information Statements (sent to you annually and included with the tax time mailout).
- The comparison website **privatehealth.gov.au**, run by the Private Health Insurance Ombudsman.
- Book a Find the Fine Print session with Dean. Valued at \$300, we would be happy to waive the fee and do the comparison for you.
- You could use a comparator BUT remember, they only compare the Funds and the products that they have contracts to sell.

## Evolving Business practices

### We are changing how we interact with you:

ACA Health is in the process of implementing change. This process will be an evolution not a revolution but you will start to see some small changes immediately.



### What will you see now?

In line with modern business practice ACA Health is working towards a paper-free office. As a result our new processes mean that we will not be returning the claims documents to you once you send them to us. Please take copies of your paperwork for your records before you send them to us. We are working to include your claims documents in Online Member Services and send them by email in the future.

We realise this will be a big change, but this is the start of a process of simplification in the way that we interact with you.

## What do you need to do?

### STEP 1

#### Setup Direct Credit

If you are receiving cheques from us when being paid your benefits, we would like to suggest that you consider direct credit. Changing to direct credit is easy to do; just complete the Claiming Benefits by Direct Credit Authority Form which is available on our website and either mail or email it back to us at [membership@acahealth.com.au](mailto:membership@acahealth.com.au).

### STEP 2

#### Register for Online Member Service

Soon you will only be able to view the paperwork you have sent us, on Online Member Services (OMS). If you haven't signed up yet go to [members.acahealth.com.au](http://members.acahealth.com.au).

### STEP 3

#### Decide, do you need to be on 'Keep Private'?

Are you happy to have your claim information available in OMS where the member can view and download a copy for you? If your answer is yes, then you don't need to be on Keep Private. If your answer is no then you will want the Keep Private status on.

Also, if you have the Keep Private status on and we don't have your individual e-mail address, when we send you copies of your paperwork and claims you will not receive them. You will need to make copies of them before you send them to us. SO Step 4...

### STEP 4

#### Supply individual email addresses

We need individual e-mail addresses for everyone aged 13 or over. This is so people will be able to access copies of their documents like invoices and receipts. If they do not

have an individual email address then they can give permission for their accounts to be sent to another email address (e.g. their parent/the member).

If they have given the member permission to view their details (Permission Form available from the Useful Tools menu in OMS) then these details can be easily updated or added in OMS.

Log in to OMS and go to 'My Details' -> 'People covered' Alternatively, send an e-mail to us at [membership@acahealth.com.au](mailto:membership@acahealth.com.au) giving us the email addresses for each individual and we will add it to the person record.

Remember there is always the option to give permission to send your accounts to the primary members e-mail address. The choice is yours.

*Please note that your privacy is important to us. If, however your accounts are supplied as part of a claim for multiple people we consider that it is acceptable to email the accounts to the email address supplied on the claim form.*

## Did you know.... Claiming Tips & Tricks

"I'm here  
to help!"



- Complete Ancillary provides a 50% benefit up to \$500 per person per year for **Allergy Management**. This includes Allergy tags, allergy testing when ordered and performed by a Registered Practitioner, and membership to MedicAlert or an equivalent organisation. Allergy management also provides cover for desensitising treatment in the form of drops taken orally or injections administered by a GP or naturopath.
- Did you know that unless you nominate them as an **authorised person** on your policy we

can't tell your family any information about your membership, even if they are your parents or children? You should always have someone authorised to ask questions about or act on your membership in case you are unable to contact us or give instruction.

Contact us to choose which level of authorisation to give a family member or close friend on your membership.

## MedicAlert Foundation®

MedicAlert Foundation® is Australia's only not-for-profit organisation dedicated to providing a 24/7 personal medical emergency information and identification service and is internationally recommended by the World Health Organization.

A medical ID provides quick identification of medical conditions, allergies, medications, or treatment wishes; which leads to faster and more effective medical treatment. The MedicAlert emblem has been protecting Australians for 40 years and is instantly recognised and trusted by emergency services and healthcare professionals.

When patients buy a MedicAlert medical ID they are investing in a vital MedicAlert membership. This gives access to a range of exclusive benefits including a customised bracelet or necklace engraved with their unique details. This medical ID is linked to a 24/7 emergency hotline, delivered by a registered Australian nursing service, for emergency services and healthcare professionals to access information - no matter where patients are in the world.

### Annual Membership Benefits include:

- Customised ID with your details
- 24/7 emergency service access
- Internationally recognised symbol
- Secure online access to health record
- Unlimited wallet and fridge cards
- Annual membership reminders
- Exclusive products and information

ACA Health pays a benefit on a MedicAlert membership under its Complete Ancillary Cover (please see tips and tricks for more detail).

To join MedicAlert call their Membership Services team on 1800 88 22 22 or join online at [medicalert.org.au](http://medicalert.org.au)



*Always there for you.™*

## Avondale Health Resource

Every year in conjunction with the Adventist Health Department, ACA Health sponsors a Teaching Resource competition at Avondale College for third year Primary School teaching students on a health related topic. This year our winning students

developed resources to help children be active outdoors.

To receive a free copy of this resource please e-mail your membership number and postal address to [info@acahealth.com.au](mailto:info@acahealth.com.au) and we will send or e-mail you a copy.



ACA Health Marketing Officer Richard Poole with winning students Paige Fuller, Alison Daniel and Raechelle Walter