

March 2015

You belong to a Members Own Health Fund

ACA Health Benefits Fund (ACA Health) has joined fourteen other not-for-profit and mutual funds (representing 18 brands) to establish Members Own Health Funds. This is an exciting new entity in the Australian insurance market whose objective is to help Australians understand the benefits of belonging to a fund focused on people not profit. Members Own Health Funds have recently commenced a major awareness campaign to help Australians understand that they have a choice about their private health insurance. ACA Health is proud to be a Members Own Health Fund.



The facts, as independently validated by KPMG*:

- Over the past five years, on average Members Own health funds have collectively given more back to their members than the comparative group of Medibank Private, BUPA, NIB and AHM collectively.
- Over the past five years, on average Members Own health funds have collectively delivered better service than the comparative group collectively.
- Over the past five years, on average Members Own health funds have collectively had higher member satisfaction and loyalty, and dramatically lower relative rates of member complaints to the Ombudsman than the comparative group collectively.

*Refer www.membersown.com.au for the detailed report supporting these facts.

See the Members Own launch

ACA Health has video coverage of the launch of Members Own Health Funds and a link to the first advertisement (part of the awareness campaign) in the news section on our website for you to view. Please feel free to share these with your family and friends so that they too can have the opportunity to belong to ACA Health, a Members Own Health Fund.

Inside this issue:

- Family eligibility criteria
- Price rise information
- Premium and benefits comparison
- Tips and tricks



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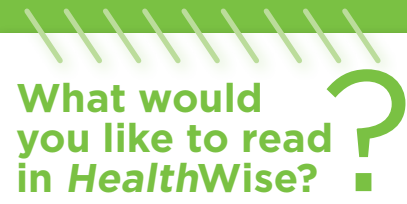
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Andrew Lewis and Lisa

Vlahakis.



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

Although health insurance can look like a big part of your monthly budget sometimes, page 3 of this newsletter shows you the value of ACA Health compared to other funds and the benefits you receive from being a member. Why don't you tell your family that you belong to a Members Own Health Fund and that they could belong as well? You may like to give them a copy of this newsletter which is available on our website, request another newsletter from us, or simply give them our contact details. We would be happy to talk them through the health insurance options they have and compare their current cover with one of our great policies.

Or you could give us their details (name, phone number and email address), knowing that ACA Health respects their right to opt out of our contact list at any time.

Privacy legislation protects the rights of individuals to opt out of communications from us at any time. It's easy just say, "I would like to opt out," when we are speaking with you.

Who Can Join

If you are an employee of an Adventist Church company or were a member of ACA Health before 12/10/2007 your family can also join ACA Health. Through you your parents, siblings, children and grandchildren are all eligible to become members of ACA Health and have access to the same great benefits that you do.



Jody Burgoyne,
Manager



Student Declarations Online

Good News. Now it is easier to tell us whether your child, aged 21 or over, continues to meet the requirements to remain a student dependent on your policy.

We collect this declaration at the beginning of each year for all dependent children on your membership listed as a student aged between 21 and 25, or throughout the year as your adult child turns 21.

Once your adult child turns 25 they can no longer remain on your policy as a dependent. They should contact us as they approach their 25th birthday to discuss their private health insurance options.

To complete the Student Declaration online go to our website **acahealth.com.au** click on the link 'Student Declarations Online' in the News section.

Please remember that we collect this information every year, even if you have completed a Student Declaration before.

Price rise



Most of you will be aware that on the 1st of April each year the prices of health insurance policies go up. This year ACA Health's price rise is 4.96%* (including rate protection).

If you are the member you will have received an individual notification letter telling you how your contribution payments will be changing.

Although price increases are unwelcome news, ACA Health stacks up well against other private health insurers.

*This is the forecast contribution increase for the 12 months following implementation. ACA Health offers rate protection which means that if you have paid your contributions to a date beyond when the price rise is effective (1st April every year) ACA Health does not ask you to pay the new price for the prepaid period.

So, why are prices going up?

Over the last few years our members have been utilising their Ancillary products a lot more for services like dental and optical, and there has been a significant increase in the number of high value hospital claims. In 2009 ACA Health paid benefits on 182 claims over \$10,000 while in 2014 there were 286 claims for over \$10,000, an increase of 57%.

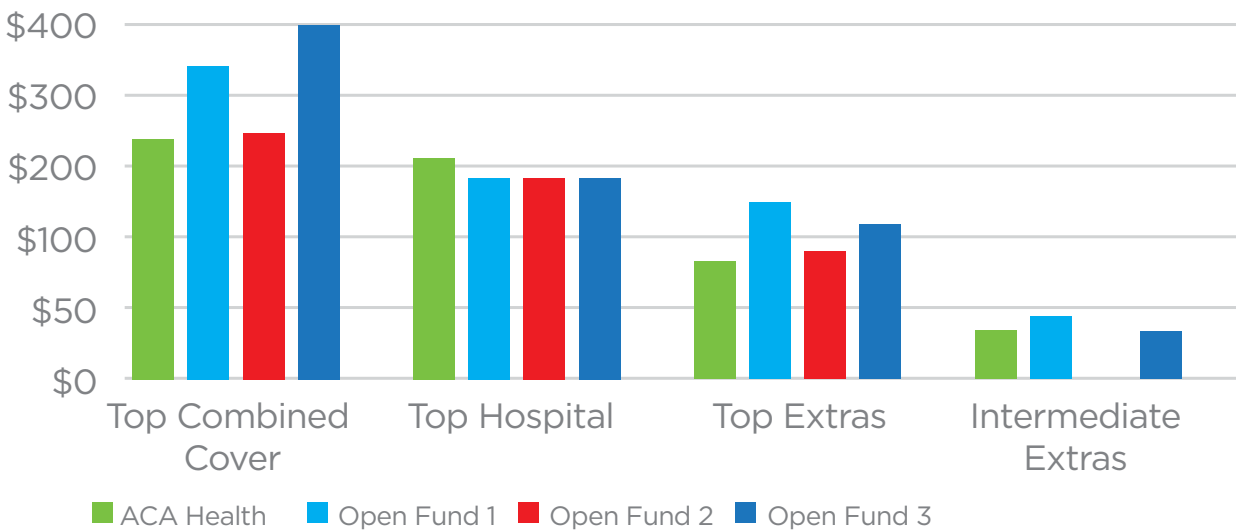
During this same five year period there was an increase of 16% in the number of people covered by ACA Health memberships. This significant difference between the increases in the benefits we have provided to our members and the number of new memberships established means that it is easy to understand that to ensure we can continue to offer you the same great benefits that we have in the past, the prices of our policies have to go up.

The Value of ACA Health

It's easy to see how much value you get by being an ACA Health member. As you can see from the graphs;

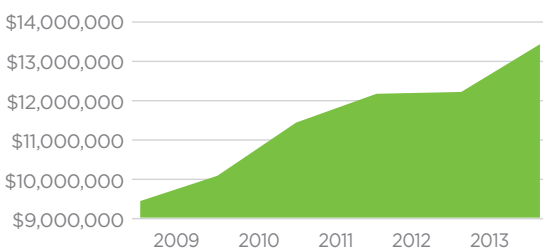
- Almost all ACA Health products cost less than comparable products, and once our top hospital product is combined with one of our Ancillary products you receive significant savings; and
- ACA Health pays higher benefits than the industry average on a wide range of essential services.

Premium Comparison*

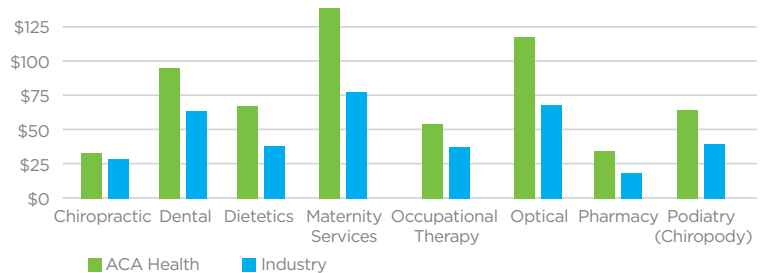


*Prices based on Single Cover per month. Source: privatehealth.gov.au Jan 2015.

Hospital Benefits Paid



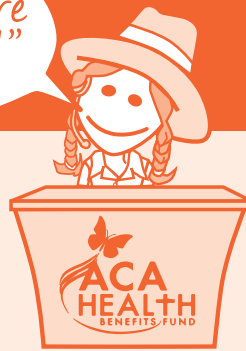
General Ancillary Treatment (Per Service)*



*Source: Private Health Insurance Administration Council (PHIAC) 2014, PHIAC B & Fund Comparison, September 2014.

Did you know.... Claiming Tips & Tricks

"I'm here
to help!"

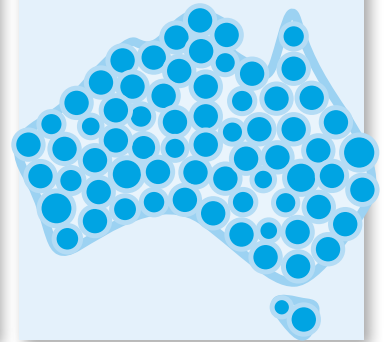


- At the beginning of the year the Federal Government changed the PBS amount from \$36.60 to \$37.70. This means that the **Pharmaceutical Benefit Scheme (PBS)** for 2015 requires the first \$37.70 per item of the prescription be paid by the patient. Health Funds are not permitted to pay benefits on items where the amount charged is less than or equal to this amount.
- Please be aware that you cannot claim or swipe for your student/adult dependent until the **student declaration process** has been resolved.
- If you are a male on a single complete ancillary policy and your partner/spouse is having your baby then there are some **maternity benefits** that you can claim, where you use the service, for example

where you have attended prenatal classes. However, you cannot claim for items that you do not use like breast pumps or lactation consults. For information about claiming items used by your baby please contact the fund.

You Choose

ACA Health has extensive national coverage with over 88% of private hospitals under contract and 94% of medical services being gap free.



Find out First - get *Healthy Bite*

HealthyBite has been designed and set up to make sure we reach you quickly via email with short snippets of relevant and up to date information about private health insurance that affects you. This information can include items about the private health insurance industry such as the Australian Government Private Health Insurance Rebate or specific benefits related to your policy, etc. To make sure we can reach you with this information please update your email address at www.acahealth.com.au and click on member login. Using Online Member Services you can change or add your email address so you can receive these important announcements and information quickly and succinctly. If you need help to login or register please give us a call!

