

HealthWise

March 2018



ACA Health Premium Increase well under industry average

Yes! It's that time of year we all dread. April's premium increase. We really don't like to do this to you year in year out, but it is to make sure we have enough in reserves

to cover the rising cost in our benefits.

Like every year, our aim is to keep our premium increase to a minimum whilst balancing increasing benefit payments. This year our (weighted average) increase is 2.72% across all our products - 1.23% lower than the industry average of 3.95%, the lowest in 17 years.

We work hard to continually provide you with quality, value-for-money health cover at a great price. Unfortunately, the aging population, rise of chronic disease and the cost of new medical technologies continue to add to health costs.

In the 2017 financial year ACA Health paid \$22.2 million in benefits to members. We pay higher benefits per service than the rest of the industry in most ancillary areas. We are proud that we consistently keep our management expenses as low as we can and are actively trying to increase the funds membership so that those management expenses can be shared across a greater base.

Helpful Tip:

Avoid paying the higher premium by paying for your policy upfront, before 31st March and get it at the current price.

Are You Going to Hospital? Call Us First!

Will you have out-of-pocket expenses?

It will depend on your type of Policy Purchased i.e. Exclusions, Restrictions & Provider Charges

| | | |
|--|--|---------------------|
| Hospital Accommodation & Fees + Theatre Fees | Basic Hospital Cover | *Maybe |
| | Bare Essentials Hospital Cover | *Maybe - \$500/year |
| | Private Hospital Cover | \$100/day |
| | Deluxe Hospital Cover | No |
| Medical Specialist: • Anesthetist • Surgeon • Doctors • Assistants | All may charge a gap. Ask your specialists about the Access Gap Cover Scheme & get the Medicare Item Number, so we can give you a quote. | |

*Contact ACA Health for more information

We are happy to talk to you at any time to discuss how to reduce your out-of-pocket expenses.



Inside this issue:

- ACA Health's Top 10 claims
- Things to consider when reviewing your health cover
- Take a break for health's sake

REWARD your health

EXCLUSIVE
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ABN: 673 923

Postal Address:

Locked Bag 2014
Wahroonga NSW 2076

Office:

148 Fox Valley Road
Wahroonga NSW 2076

Call: 1300 368 390

Web: acahealth.com.au

Email: info@acahealth.com.au

Office Hours

Mon-Thur 9:00am - 5:00pm
Fridays 9:00am - 12:15pm

Your ACA Health Team

Manager

Jody Burgoyne

Assistant Manager

Roy Soaika

Marketing Manager

Nadene Caputo

Assistant Accountant

Sharmila Saggurthi

Lagani Gairo

Administrative Assistant

Janet Hyde

Systems Administrator

Caleb Taplin

Business Development

Manager

Dean Ryan

Risk and Compliance Officer

Norah Schott

Membership

Kristiarne Lawrance

Claims Team

Lisa Vlahakis, Leigha Tew

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



Send us your suggestions and
questions!

Email: info@acahealth.com.au

Phone: 1300 368 390

From The Manager

It is that time of the year when Politicians politicise private health insurance and as I realise I have come to expect this every year at this time, it gets me thinking about what is always the same and what is different after a decade in this position.

As I have mentioned in the past, regardless of the efforts the Private Health Insurance Industry makes to assist decision makers and the media of the delicate existence and price taker aspects of private health insurance; and no matter how small the increase (this year's premium increase is the smallest since 2000), politicians will still grab headlines at this industries expense.

When I started working in this industry participation was around 30%. While I complain about the one-sided conversation, I need to acknowledge that half of Australians now have private health insurance thanks to Federal Government policies such as the Rebate. The smallest premium increase is also because of the efforts of the industry and government in reforming one part of the supply chain, so they have the right to pretty much say what they like.

I also proudly observe that the professionalism of the Funds over the years has increased, along with the compliance expectations of our regulators. It has always been a challenging industry to be in and this shows no sign of changing.

The plights of the Private Health Insurance Fund remain

largely the same. How to keep prices down while the amounts paid on claims; and the number of claims, continues to increase. While consumers actively seek lower priced products aided and encouraged by brokers, there is now negativity from surgeons and those same consumers and the phrase 'junk policy' has become commonly used.

Turning my attention to ACA Health, it is difficult not to acknowledge the work of previous Managers who ran the Fund without the support of Federal Government policies such as the Rebate and the Medicare Levy Surcharge etc. Like the Industry, ACA Health has grown and prospered over the last 10 years, but recently participation in the top hospital products has slightly declined (again mirroring the industry experience); and of course ACA Health for the first time ever introduced a hospital product that has a cheap price because it has an excess, exclusions and restrictions. This product could be 'junk' for the wrong customer, but for the right customer can result in good savings.

While the industry is constantly changing one thing remains the same, ACA Health has been supporting the work (workers) of God since 1934 and it is my job to ensure that this continues...

Because We Care...

Jody Burgoyne
Manager



Take A Break For Your Health's Sake

Our minds and bodies need regular breaks from the workplace, no matter what your job is. Taking annual leave give our bodies a chance to 'recharge our batteries'.

The Benefits of taking regular annual leave:

1. You'll get out of the daily grind and have an opportunity to do something different that can re-energise your mind
2. You'll feel more inspired as it gives your brain much-needed breathing space
3. You'll improve your relationships by spending more time with friends and family
4. You'll sleep better as you will carry less tension
5. You'll be less accident-prone as you will be more focused on what you're doing
6. You'll be sick less often as it will give your body a chance to rest
7. You'll reduce work related stress
8. You'll extend your life
9. You'll improve your mood due to reduced tension
10. You'll enjoy a better social life as you will have more time to relax and laugh
11. You'll reduce the risk of heart disease
12. You'll be more productive when you return to work

ACA Health's Top 10 Claims

While we all hope that we never have to go to hospital, we get private hospital cover so that if our health does fail us, we know we can access treatment as quickly and as conveniently as possible.

What we don't always realise, is how much that treatment can cost and thankfully, how much gets covered by our hospital cover.

Here are the Top 10 highest value claims in the 2010 & 2017 calendar year:

| 2010 | | 2017 | |
|---------------------------|----------|---------------------|-----------|
| Orthopaedic Surgery | \$61,000 | Heart Surgery | \$191,000 |
| Orthopaedic Surgery | \$59,000 | Heart Surgery | \$89,000 |
| Pancreatic Cancer Surgery | \$58,000 | Heart Surgery | \$75,000 |
| Heart Surgery | \$54,000 | Orthopaedic Surgery | \$68,000 |
| Heart Surgery | \$50,000 | Heart Surgery | \$61,000 |
| Colon Cancer Surgery | \$47,000 | Heart Surgery | \$60,000 |
| Heart Surgery | \$46,000 | Heart Surgery | \$58,000 |
| Heart Surgery | \$46,000 | Orthopaedic Surgery | \$51,000 |
| Obstetrics | \$44,000 | Kidney Disease | \$51,000 |
| Heart Surgery | \$43,000 | Heart Surgery | \$50,000 |

If you know someone who really needs Private Health Insurance, get them to give us a call on 1300 368 390

Watagan Dental



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cleans,
flouride and
routine X-rays.

Contact Watagan
Dental on
(02) 4973 4949 or
visit their website
at watagandental.com.au.

Alternatively,
you can visit
them at 681
Freemans Drive,
Cooranbong,
NSW 2265.

Things To Consider When Reviewing Your Health Cover

Life Changes that need to be considered when reviewing your Health Cover

• **Turning 31** – Under the Federal Government Lifetime Health Cover (LHC) initiative, Health Funds are required to charge people 2% extra on top of the normal premiums for every year they are aged over 30 when they first take out hospital cover. So someone joining at age 40 will pay 20% more on their hospital premiums every year, than someone who joins before 31.

• **Having a Baby** – Make sure you have family cover at least 2 months before the baby is born to ensure the waiting period is served and the baby will have immediate cover.

Generally, newborn babies are not admitted hospital patients, (unless they are admitted to an approved neo-natal intensive care unit, are the subsequent baby in a multiple birth, or are in hospital without their mother). This means the cost for a baby treated by a paediatrician in hospital when not admitted, can only be claimed from Medicare.

• **Separation or Divorce** – Moving from family to single or single parent cover.

• **Dependants Turning 21** – Children can remain on your family cover after age 21 if they are studying full-time.

ACA Health policy defines a 'student dependant' as a policy holder's child who:

Does not have a spouse or de facto partner

Is a full-time student at a school, college or university

Is between 21 – 25 years of age

Is not earning more than \$20,000 gross per annum

Has been accepted by the fund as a 'student dependant'

• **Turning 25** – Once your adult child turns 25, whether they are studying or not, they can no longer be a dependent within a family policy or on a Dependent Extension product. They will need to take out their own cover.

• **High-Income Earner** – Singles with an annual



income

greater than \$90,000 or Families/Couples with combined annual taxable income greater than \$180,000 who don't take out private hospital cover are charged an additional 1-1.5% on their taxable income on top of this usual 1.5% Medicare Levy.

• **Moving Overseas** – The fund may permit the suspension of a policy where a Policy Holder is moving overseas to work for the Seventh-day Adventist Church in an employed or volunteer basis. The minimum period of suspension is 12 weeks and no maximum time limited will be imposed.

• **Leaving Australia** – The fund may permit the suspension of a policy where a Policy Holder is leaving Australia to travel or to work other than for the Seventh-day Adventist Church. The minimum period of suspension is 12 weeks. A maximum period of suspension is 2 years.

• **Financial Hardship** – Financial Hardship is defined as being on a Government short term income support payment paid by Centrelink including youth, Jobsearch, Newstart & Sickness Allowances. A maximum period of suspension of up to 2 years maybe allowed – but only while the Policy Holder/spouse continues to receive the allowance. Periods beyond this will count towards "leave of absence" under the Lifetime Health Cover Legislation.

A membership may not be suspended unless the premiums have been paid to the date of departure or date of commencement of any income support payment.

All our policies enjoy a 30-day cooling-off period. We encourage you to call us with any questions and look forward to helping you choose the cover that is the perfect fit for your stage in life.



REWARD your health

CALL US
1300 368 390
For more information

To be eligible for this exclusive offer, join up to a new policy or be one of our valued existing members who introduce ACA Health to a colleague or family member to receive six meals worth of ingredients over two weeks. T's & C's apply*

**TWO WEEKS OF
FRESH PRODUCE
AND INGREDIENTS
DELIVERED RIGHT
AT YOUR DOOR**

**EXCLUSIVE
OFFER FOR A
LIMITED TIME
ONLY**

Terms & Conditions

All terms and conditions apply to the ACA Health's 'Reward Your Health' promotion.

1. Participants must be 18 years or above
2. The promotion is only eligible for new members and current members who have referred them.
3. The promotion is valid for any one product.
4. On application new member must verbally confirm if a current member has referred them in order for the current member to be eligible for the promotion.
5. Hello Fresh is a two week program only. Members have full responsibility in ending their subscription with Hello Fresh if they wish to discontinue.
6. This offer is valid for new applicants and member who refer them from the 1st October 2017 to 30 June 2018 or when promo codes have run out.
7. The participants of the promotion are required to give accurate, current and complete information when participating.
8. The delivery of the promotion is arranged by ACA Health. A Promo code for Hello fresh will be given to both the new member and member who made the referral once the new member has been active for 2 months.
9. This promotion is invalid for any cancellation of membership prior to the required 2 month period.
10. This promotion is invalid for ACA Health members transferring from another ACA Health policy.
11. The promotion is non-transferable, exchangeable or payable in cash or other products or services.
12. ACA Health has the right to refuse or discontinue promotion to if terms and conditions are not met.
13. Any complaint about eligibility of promotion may be sent to management: info@acahealth.com.au
14. ACA Health shall under no circumstances be liable for 'Hello Fresh' products and any illness caused by the products.



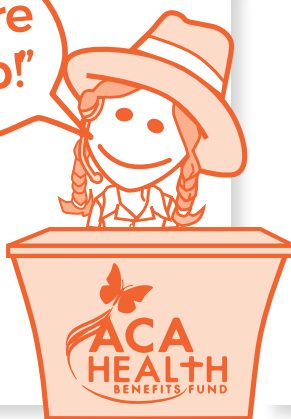
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Tips & Tricks

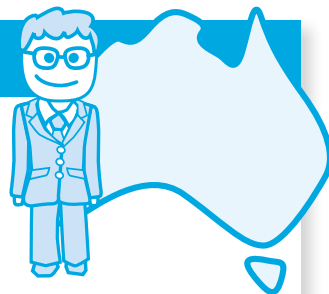
Every year the Government updates the PBS limit – that is the amount that you, as a patient, are required to pay before ACA Health can pay a pharmacy benefit. In 2018 that limit was raised from \$38.80 (2017 PBS limit) to \$39.50.

"I'm here to help!"



Talk To Dean

It's always a good idea to review your Private Health Insurance annually as your circumstances may have changed, and to make sure you are covered for an unexpected illness or hospital visit. Dean is available for a Cover Comparison to assist you with what products are best for you. He can be contacted on **0402 788 754**.



Thank You For Taking Part In Our Survey

Our Membership Feedback Survey has now closed.

For those of you who have taken time to respond – Thank You! We appreciate your support to assist us in our decision making, changes and improvements as your opinion is very important to us.

The prize draw will be held on March 12th at 10.00am and the winner announce in our next edition of HealthWise. Thanks to our partners we have some great prizes to give away this year which include two months FREE ACA Health Membership, Luxottica His & Hers Sunglasses, Specsavers Voucher, Food As Medicine by Sue

THANK YOU!

Radd Cookbook, Snowgoose Gift Certificate and His & Hers Electric Toothbrushes from Watagan Dental.

If you would like to provide feedback and be in the chance to win some fabulous prizes in our next survey, please provide us with your email address.

Update your email details by going our Member Login at www.acahealth.com.au. You can also check your claims history and download your tax statements.



1300 368 390

www.acahealth.com.au

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Offer available in store only. ACA members only. 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 print. Frames available while stocks last.



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*Complete pair is an optical frame and 1.49 single vision lenses. Not available with any other offer or discount, except a health fund rebate. Further T&Cs apply, see in-store for details. Ends 10/04/2018.