

July 2018

Tax Time

When receiving this newsletter by post, your individual Private Health Insurance Statement is included in the same envelope. You will need this statement to complete the private health insurance policy section on your tax return. It will also help you complete the Medicare Levy Surcharge related items on your tax return.

Each adult covered by the policy will receive their own statement listing their share of the premium payment and rebate (if any) received from the government. Dependants, including adult children, do not receive a tax statement, as the government does not recognise them as Private Health Insurance Incentive Beneficiaries (PHIIB).

Your statement is also available to download via your Online Member Services account. You can access this through our website.



Tax time is the perfect time to reassess your rebate tier based on income levels. Talk to your tax accountant or visit ato.gov.au/privatehealthinsurance to make sure you are claiming the right rebate level. If you need to change your rebate tier, go to acahealth.com.au, login, click on **'My Account'**, scroll down to **'Current Rebate Tier'**, click on **'Apply for a New Rebate'**, information about your rebate will displayed, make changes and click on **'Confirm'**.

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.



Greater Access to ACA Health

In 1934 there were no Health Funds to rely on so the Seventh-Day Adventist Church created a Private Health Fund for its employees and their families to assist in paying for medical bills.

The SDA church has long been committed to the health and wellbeing of its employees.

84 years on as premiums continue to increase **ACA Health Fund has expanded its offering of Private Health cover to Local Church Officers and their extended family members.** Now there is greater access to ACA Health's value-for-money health cover at great prices.



Because We Care...

Inside this issue:

- Avondale Teacher's Resources Award
- Member Feedback Survey Results
- Risks of Insuring Seventh-Day Adventists

Faster Benefits

Download the **Claiming Benefits by Direct Credit Form** at acahealth.com.au/forms-and-documents/ and you will receive your benefits faster.

Once we have your details, benefits will be paid direct into your account.

Is It Time For Your Policy Health Check?

To ensure your cover is the perfect fit for your stage in life, call us now for a Policy Health Check. We will consider your financial position and review your claims history to ensure you have the correct cover. Life stages to consider are Turning 31, Having a Baby, Separation or Divorce, Dependants Turning 21, Turning 25, High-Income Earners, Moving Overseas, Leaving Australia and Financial Hardship. 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.

Deluxe and Private Hospital Product Update

ACA Health have removed the limited to 100 days per calendar year limit from the Deluxe and Private Hospital Products. Give us a call on **1300 368 390** for more information.

ACN: 128 673 923



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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,
Sonya Butcher

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

As I sit and think about things that can have a big effect on our members, my attention is drawn to politics. In the next 12 months, we will see the formation of the policies that will become the election platform for the major political parties in Australia. As a few of these policies currently being tossed around in the media will directly affect the affordability of and the inclusions in your products, it will be important to understand how those policies will apply to your health insurance cover.

ACA Health's focus is also about implementing improvements to make your interaction with us easier. Conversations in our office are about our approach to our obligations and if there is a way of meeting them in a more customer centric way.

One such conversation involves the Privacy Legislation and how ACA Health has approached this important right by automatically applying 'keep private' settings to all persons aged 14 years and

over until we receive their permission to remove the keep private setting, allowing the member (usually their partner or parent) access to their claims information.

Given that the majority of people choose not to have the keep private setting applied to them, and that this process for our customers is manual and time consuming, we are going to change this process. In the future, rather than automatically applying the keep private setting we have decided to write to our members turning 14 years of age giving them the option to keep their claims history private from other members on the policy. In other words, members can now opt in instead of opting out.

Because We Care...

Jody Burgoyne
Manager

Let's Work Together

Our **Online Member Services** is a great tool for you to keep your membership details up to date and informed about your ACA Health membership. The benefits of setting up your Online Member Services is that you can get all the information you need 24/7.

With this tool, you can:

- View your details and update changes to your address, email address and dependant information
- View your cover level and change the type of cover

- change your payment details
- calculate how much you need to pay to get your membership up-to-date
- make credit card payments
- review your past claims and check remaining ancillary limits
- print out tax statements
- sign up to receive HealthWise Newsletters

Visit acahealth.com.au

- Go to Member Login on the top right hand side of the page
- Login by entering your membership number and password

Authorise A Family Member

Do you need anyone else authorised on your Membership?

If you are ill, injured or travelling, ACA Health are unable to speak to anyone else regarding your policy unless we have written permission from you on file.

In order for anyone to ask question regarding your policy or make changes to your membership, **ACA Health must have authorisation in writing** as required under the Privacy Act 1988.

All claims must be lodged with ACA Health within 24 months for benefits to be paid so contact our Customer Service Team for instructions on how to authorise an additional person to assist you with your cover. ***It's one way to make things a little bit easier.***



Member Feedback Survey Results

In February, we invited our members to participate in our Member Feedback Survey and tell us what you think about us and your ACA Health cover.

Thank you again to all of our valued members who participated. We do appreciate the time you took out of your busy lives to provide feedback on how we are doing. We value your feedback and are committed to meeting your needs as best we can. Your answers and comments directly feed into the Funds decision making and guide the direction of ACA Health for the future.



Congratulations to this year's prize winners of our Annual Membership Feedback Survey:

1st Alan Holman	Two months Free ACA Health Membership
2nd Yvonne Abel	Luxottica His & Hers Sunglasses
3rd John Williams	Specsavers Voucher
4th Linda Brown	Food As Medicine by Sue Radd Cookbook
5th Bradley Marshall	Snowgoose Gift Certificate
6th Andrew Chong	His & Hers Electric Toothbrush from Watagan Dental

Our member satisfaction remains at an industry high with 98% of respondents satisfied with our products and service. We achieved a Net Promoter Score of 44, which equates to 58% of our members who would recommend ACA Health to their family, friends or colleagues. The Fund also achieved its highest level of satisfaction over all the years of research in speed of payment of claims with more members claiming.

We are happy with the overall results however; it does not mean we will stop working on improving our level of service. Your suggestions have been reviewed and below is the list of tips for you to get the best out of your membership as we get a buzz out of making our members happy.

What We Learnt - Member Feedback	What We're Doing About It
We Had A Few Technical Issues With Our Previous Telephone System	We've implemented a new phone system with a simple menu option to assist you to get through to the right department the first time. We are still getting the hang of the new system but we are continually training our staff so they get on top of the new functionalities.
More Policy Usage & Benefit Limitation Details	Members can have access to their claims history 24/7 by logging into our Online Member Services at www.acahealth.com.au . Here you will find detailed information about your policy usage, benefit limits, benefits paid and everything you need to know about your cover.
Claiming By Mail Takes Too Long	We agree! Australia Post are in no hurry to get your claims to us. Claiming via HICAPS by swiping your card at time of service is the fastest option and your card works on all machines. Online claims are processed within 3 to 5 days of receiving them. Have a read of our Tips & Tricks on page 6 on how to get a speedy payment of your claim. Great News! We're working on an App which will allow our members submit their claims.
Membership Card Fails	Save embarrassment and check your available benefits before your appointment. Login to our Online Member Services at www.acahealth.com.au or give us a call. If the provider is having difficulty sending the claim to the Fund then give us a call while you are there and we can work with the provider to see what the problem is.
Online Claims Responses Should Be Emailed	Privacy has to come first, just as it does with Medicare, so all responses are sent to the email submitted on the claim form.
Website Claiming Is Difficult	Don't forget you can also email in your claims. We are continually working on changes to our website so that you can find what you want quicker. There is a step-by-step video on our website (http://acahealth.com.au/claiming-through-the-website/) on "How To Claim" and we are making one for all our processes to make your experience a whole lot easier.
Less Paper Communication	Members who would like to receive their communication via email can update their preferences through Online Member Services. Login, select My Account then select email for Communication Preferences.
Premiums Are Too High	We are proud to have had the second lowest rate rise in the industry this year and whilst there are a lot of comments about the cost of private health insurance, this was the lowest increase in 17 years (thanks to the Minister for Health's efforts in Prosthesis Reform). Adding to the continued rise of health insurance is the aging population, rise of chronic disease and the cost of medical technologies.

Member Feedback Survey Results

Benefits Are Too Low For Dental & Optical

You can see from the graph below we pay more on **Dental & Optical**. It is a delicate balance between the premiums you pay and the benefits you receive. In recent years, through the survey, ACA Health's members voiced a preference to have modest premium increases to maintain current benefit levels.

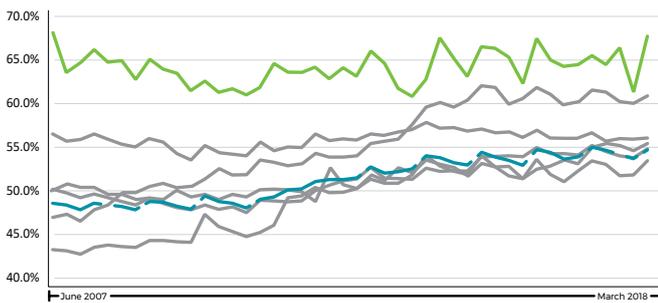
A Larger Range Of Policies - More Choice

The most recent products introduced were the lower cost products, Bare Essentials Hospital and Ancillary Lite. These are great products so if you feel you are not getting value for money or your health insurance is putting too much of a strain on your budget ask us for a Policy Health Check. Maybe one of the lower cost, lower coverage products is right for you.

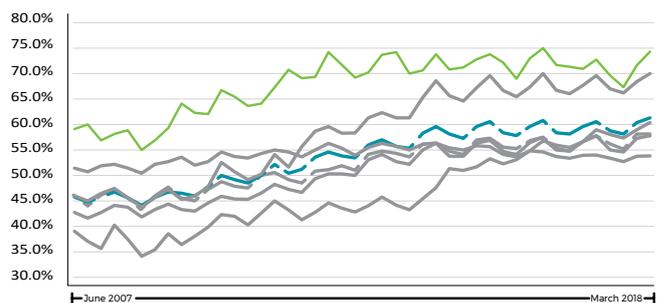
Private Health Insurance Statements At Tax Time

The Fund is obligated to send tax statements by the 15th July each year. This is so we can include all payments made to and on 30th June.

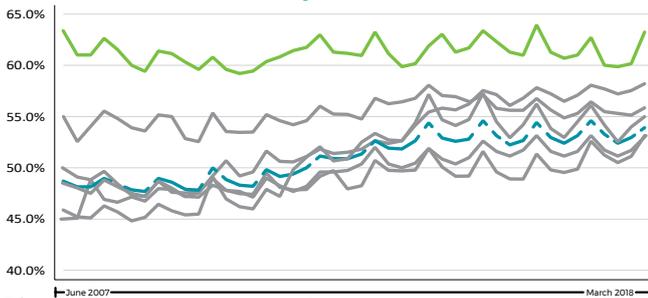
Dental Payout Ratios



Optical Payout Ratios



Total General Treatment Payout Ratio



— ACA Health
 - - Industry
 — Fund 1
 — Fund 2
 — Fund 3
 — Fund 4
 — Fund 5



Didn't hear about the survey?

Register your membership for Online Member Services and ensure your email address is up to date. Look out for your personal email invitation to participate in the Online Membership Feedback Survey. Your feedback will directly influence our decision making, changes and improvements, so hearing your option is very important to us.

Here's How We Are Ranked In The Industry

1st	In reliability In integrity In being a friendly company In that members care that aca health is owned by and run for the benefits of its members
2nd	In being a member-service focused company In that members have a good understanding of their cover and how it works. In that members are aware that aca health is owned by and run for the benefits of its members
3rd	In that if a member has a problem, the staff will attend to it quickly In delivering personal service Offering good value for money to its members In that aca health has better benefits than other health funds
4th	In being an easy company to deal with

71% of members aware ACA Health is part of Members Own
72.4% of members think it is important for ACA Health to be part of Members Own

Our Members are Loyal

Years of Membership	Percentage
More than 20 years	61%
11 to 20 years	21%
6 to 10 years	9%
3 to 5 years	5%
1 to 2 years	4%

16.3% of an average membership tenure
5.3% above the industry average

Risks Of Insuring Adventists

When I first learnt that the Seventh-day Adventist Church had a health insurance company for their organisational employees, I thought, "This is good, selling health insurance to people who don't get sick!" Later when I joined the Board of ACA Health Benefits Fund, I thought, "Now I'll find out how profitable it is to insure healthy people".

Adventists have a favourable health profile. Studies of Adventist health status in California (The Adventist Health Studies at Loma Linda University) have demonstrated a lower incidence of disease events in Adventists and a longer lifespan in Adventists. These studies have also shown that those Adventists compliant with Adventist lifestyle recommendations to avoid alcohol, tobacco and caffeine and follow a vegetarian dietary practice have a better health status than those Adventists who don't follow the recommendations. These studies have since been replicated in many countries and consistently demonstrate the health advantages of the Adventist lifestyle.

One particularly interesting study undertaken at Loma Linda University was to compare what Adventists died from compared with non-Adventists (a proportionate mortality study). I found it surprising that Adventists basically died from the same illnesses that everyone else did. That is, the same proportion of Adventists died from heart disease, cancer and

strokes as the general population. There were some minor differences related to avoidance of tobacco and alcohol in that few Adventists died from liver cirrhosis, emphysema and lung cancer. However when an Adventist died of heart disease it tended to be about 6 years later in life than the average comparable non-Adventist.

The health advantage of the Adventist lifestyle then is not that you will die from something different to everyone else but that you will die from the same diseases later in life. The claims experience of ACA Health Benefits Fund is that it costs the same to support health insurance claims in Adventists as in the general population although the insured Adventist population is 4 years older on average.

by Ass. Professor Martin Strahan



...studies have demonstrated a lower incidence of disease events in Adventists and a longer lifespan in Adventists

Avondale Health Resources Award

Each year ACA Health supports final year education students at Avondale College in a Health Resource Project. This year, they developed resources to teach primary aged children about Cyber Bulling and the effects it has on physical and emotional health.

The winning resources are available in all Adventist Primary Schools in Australia and New Zealand classrooms to educate children on the effects of Cyber Bulling.



We would like to congratulate the winners of this year's project:

Elizabeth Meehan	ACA Health Choice Award
Renee Garbett & Luke Nield	Production Quality Award
Karina Swan	Best Activity Award
Claire Day	Best Activity Award
Amelia Maki-Neste	Original Idea Award

Order Now! ACA Health also offer our members a copy of the winning resource. Email or call us to order your FREE resource. Resources are available our website to download and use.



Tips & Tricks

For Speedy Payment Of Your Claim

ACA Health need specific information on your health care receipts. Before lodging your claim, please ensure your invoice/receipt includes the following:

- An original invoice/receipt (copies are not accepted)
- The date of service/purchase
- They type of service provided (e.g. remedial massage, pharmacy)
- An itemised list describing each item being claimed and its cost
- The patient's name
- The health care provider's name and registration number
- For orthodontic claims especially, ensure that you sent us the account listing the details of the service, not just the receipt for your instalment payment

It is important that you check that the scan/photo of the item you want to claim is legible and that all details clearly seen. Ensure that the scanner has not cut off details.

If you have a large receipt with multiple items and you want to indicate only the items you would like to claim, 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.**

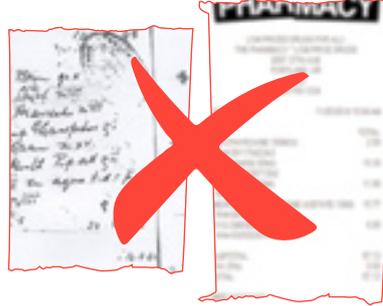
How To Process Your Claim By Email:

- Download a Claim Form from acahealth.com.au
- Fill in the Claim Form
- Scan or photograph the receipts you are claiming and check they are legible
- Attach the completed Claim Form and all photos/scanned receipts to a single email
- Group the items corresponding to the person who received the service, the type of service and the date (e.g. group all of the claims for Tim's dental in date order, and then group all of the claims for Ava's physio in date order etc.)
- Email them to claims@acahealth.com.au

"I'm here to help!"



Remember you have 24 months from the date of service to submit your claim to ACA Health.



SAVIL VILLAGE PHARMACY, JOE BLOE
123 BOX ROAD, SAVIL 2000 PH: 02 1234 5678

Official Pharmacy Receipt
(TAX INVOICE - ABN 12345678910)

Approval no: 98765A Supply Date: 19/6/18

Name: JOHN BLOE
Address: 12 ORDINARY AVENUE,
COMMONTOWN

Doctor: Dr ALLEN
Press. No: 123456
Script No: 123456
Item: DRUG NAME 50mg
Quantity: 100

GST: \$0.00
Amount Paid: \$87.95

Pharmacist's signature _____

[] PRESCRIPTION ATTACHED
[] PRESCRIPTION HELD BY PHARMACIST

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