

December 2018



## Merry Christmas

As the end of the year draws near and we begin our Christmas festivities, the staff at ACA Health would like to take this opportunity to thank you, our valued members for your support throughout 2018. Our Fund has loyal long serving members (the lowest turnover rate in the industry), which we appreciate and are proud to boast about.

Our year has been a busy one seeing growth in membership from the welcoming of Local Church Officers and their families to our Fund. The change in eligibility provides greater access to joining the Fund supporting the workers of God. Fund growth ensures a sustainable Fund for all of our members into the future.

One of the highlights this year was attending our first Big Camp. It gave us an opportunity to meet some of our members, assist new members with joining the Fund and provide comparisons to find the right cover. We're pleased to say that we are now planning to attend more Big Camps in 2019 and look forward to meeting you and assisting more of our community with their health insurance needs.

**During this time of faith and family, may the true meaning of Christmas fill you with joy, happiness and good health. Wishing you a Very Merry Christmas and a blessed New Year.**



## Inside this issue:

- Government PHI Reform Package
- Policy Health Check
- Tips & Tricks

## Christmas Office Hours

Thursday, 13th December .....	<b>Office Closes 12.30pm</b>
Monday, 17th December .....	<b>Limited Staff</b>
Monday, 24th December .....	<b>Office Closed</b>
Tuesday, 25th December .....	<b>Office Closed</b>
Wednesday, 26th December .....	<b>Office Closed</b>
Thursday, 27th December .....	<b>9.00am - 5.00pm</b>
Friday, 28th December .....	<b>9.00am - 12.00pm</b>
Monday, 31st December .....	<b>9.00am - 12.00pm</b>
Tuesday, 1st January .....	<b>Office Closed</b>
Wednesday, 2nd January .....	<b>Office Hours As Usual</b>

## Spread The Word

**We Like To Be Talked About ... In a good way that is**

We all have friends, family and colleagues that do not have Private Health Insurance. No one likes to wait in line particularly when it comes to our health, so tell everyone about our great health cover.

Investing in your health is an important topic to talk to loved ones about. We would be happy to provide a quote or comparison.

**Because We Care...**



## Benefits Cut-Off



**Something To Keep In Mind**

Most ACA Health benefits are paid on a Calendar Year so your **annual limits finish at December 31**. You also have 2 years from the date of service to claim your benefits.

ACN: 128 673 923



**Postal Address:**

Locked Bag 2014  
Wahroonga NSW 2076

**Office:**

148 Fox Valley Road  
Wahroonga NSW 2076

**Call:** 1300 368 390

**Web:** [acahealth.com.au](http://acahealth.com.au)

**Email:** [info@acahealth.com.au](mailto:info@acahealth.com.au)

**Office Hours**

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

## Your ACA Health Team

**Manager**

Jody Burgoyne

**Marketing & Communications Manager**

Nadene Caputo

**Assistant Accountant**

Sharmila Saggurthi  
Lagani Gairo

**Administrative Assistant**

Janet Hyde

**Systems Administrator**

Caleb Taplin

**Risk and Compliance Officer**

Norah Schott

**Membership**

Kristiarne Lawrence

**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](mailto:info@acahealth.com.au)

Phone: 1300 368 390

## From The Manager

Christmas will soon be upon us and for a small precious moment in time we can indulge with family and friends.

It seems the older I become, the sooner I get older. Time seemed to hang around me as a child with what seemed like endless sunny afternoons full of promise and the scent of flowers. Now however, time whizzes past so fast, I fear I have failed to notice let alone used it wisely. Christmas will come and go so quickly. I hope we all seize the chance to indulge with loved ones and to create those precious moments that see us through the race of work, study, and life that follows.

2019's life race will include the Federal Governments Reforms of Private Health Insurance. Although complex and many, the changes are all to help you. They will;

- **Reduce complexity** - The Government and the Australian Health Industry have worked to deliver a new product classification system;
- **Save on premiums** - Benefits have been removed from Natural Therapies;
- **Help compare products** - Clinical minimum standards have been developed and applied consistently across products to help compare apple with apples

Please take the time to read and understand the information that we are sending you about these changes and what it means for you. As most of ACA Health's product are as good as

you can get, the changes are;

- The classification of Gold will be added to the **Deluxe Hospital** and **Private Hospital** product. Nothing else will change.
- The **Bare Essentials Hospital** product will change to meet the requirements of the Bronze classification. We will be writing to everyone who has this product about those changes.
- The **Basic Hospital** will remain the same.
- The **Complete Ancillary** and **Ancillary Lite** product will not have benefits for Naturopathy, Herbalism and Homeopathy. This means benefits will no longer be paid on services on or after 1st April 2019 for any of these services: Alexander Technique, Aromatherapy, Bowen Therapy, Buteyko, Feldenkrais, Herbalism, Homeopathy, Iridology, Kinesiology, Naturopathy, Pilates, Reflexology, Rolfing, Shiatsu, Tai Chi, and Yoga (Benefits were not payable on most of these items, but we are including the list for clarity).

Wishing you all those gleaming precious moments at Christmas and a healthy, happy start to the New Year.

*Because We Care...*

Jody Burgoyne  
Manager

## Questions To Ask Before Going To Hospital

**Review Your Cover**

- ☐ Are you covered for a private or public procedure and hospital stay?
- ☐ Do you have any co-payments/excess?
- ☐ Is your cover paid up-to-date?

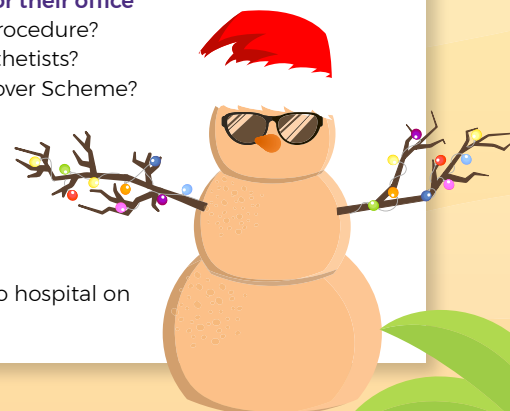
**Talk to your Doctor/Surgeon/Anaesthetist or their office**

- ☐ What are the costs and charges for the procedure?
- ☐ Will there be any assisting doctors/anaesthetists?
- ☐ Will they participate in the Access Gap Cover Scheme?
- ☐ How much will I have to pay personally?

**Know what to claim and not to claim**

- ☐ Do I claim from Medicare, ACA Health or both?

Please contact ACA Health before going into hospital on  
**1300 368 390.**



## Private Health Insurance Reform Package - What It Means For You

Initiative	Description	Implementation Timeframe
Prosthesis Pricing Reform	The Government will reduce the prices paid by private health insurers for prosthetic devices over three years from 1 February 2018. These prostheses include ophthalmic, ENT, urogenital, cardiac, cardiothoracic, vascular and orthopaedic devices. <i>(price reductions will be factored into the 2018 premium increase i.e. premium increases will be lower than expected)</i>	Commenced on 1 February 2018
Hospital Upgrade For Mental Health Issues	Private health insurers including ACA Health now provide members with hospital insurance the one-off opportunity to upgrade their cover and access mental health services without the need to serve waiting periods.	From 1st of April 2018
Maximum Policy Excess	The Government will increase the maximum excess members can choose on hospital policies from \$500 to \$750 for singles and from \$1,000 to \$1,500 for couples/families. For those members who choose higher excess products their premiums will be lower than the same product with a lower or zero level of excess.	1 April 2019
Removal Of Selected Natural Therapy Services From Extras Products	Private health insurance will no longer cover a range of natural therapies such as homoeopathy, iridology, aromatherapy, herbalism, kinesiology, Alexander technique, Bowen therapy, Buteyko, Feldenkrais, Pilates, reflexology, Rolting, shiatsu, tai chi and yoga.	1 April 2019
Gold/Silver/Bronze/Basic Product Categories	The ability for consumers to compare private health insurance products will be simplified through the adoption of four categories of products – Gold, Silver, Bronze and Basic.	1 April 2019
Standard Clinical Definitions	Private health insurers will adopt standard clinical definitions in product and other documentation. These changes will make it easier for members to understand the parameters of their insurance cover.	1 April 2019
Strengthening The Private Health Insurance Ombudsman	The Government will provide additional powers and funding to the Private Health Insurance Ombudsman to strengthen their ability to protect the interests of consumers and to improve their website <a href="http://privatehealth.gov.au">privatehealth.gov.au</a> to assist consumers to more easily compare and select a health insurance policy that best meets their needs.	1 April 2019

## Government Introduction Of Hospital Product Tiers

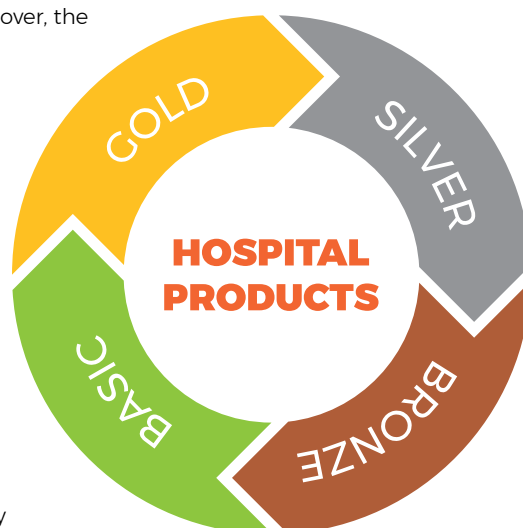
To help simplify hospital products for consumers when comparing hospital cover, the Government have created easily understood tiers of cover.

There will be four tiers of hospital products – **Gold, Silver, Bronze and Basic**.

These product tiers will take effect from 1 April 2019. The requirements for each product tier are minimum standards. ACA Health will be able to offer additional coverage in Basic, Bronze and Silver tiers. If ACA Health already provides additional coverage in low and mid-level products, the new categories do not require ACA Health to reduce that coverage.

Minimum requirements for each tier of cover will be finalised during 2018. The new product tiers will give consumers greater certainty about the services covered by each type of hospital treatment product. The changes will make it easier compare different hospital treatment products to find one that meets individual needs.

The changes will particularly benefit women with breast cancer, as all medically necessary breast surgery will be included in all Bronze tier hospital treatment products and above. Women will also have access to gynaecology in these products.



## Are You Due For a Policy Health Check?



As we go through life our circumstances change. We get older, maybe get married or start a family. If you haven't reviewed your private health insurance in a while you may be paying for cover you don't need or be under covered for things you do need. If you are due for a Policy Health Check give us a call and one of our friendly Customer Service Representatives would be happy to talk you through an option to suit your needs and budget.

It is also important to remember the Government's Lifetime Health Cover (LHC) loading. A 2% loading applies to private

hospital cover premiums from 1 July following your 31st birthday if you don't take out hospital cover. So, the older you are when you first take out hospital cover the more you will pay.

You may even save from not having to pay the Medicare Levy Surcharge (MLS) when taking out a private health insurance policy. This is a Federal Government initiative that is an additional amount of tax applied to singles earning over \$90,000 or couples earning over \$180,000 who don't have an appropriate level of private hospital cover.

To get value for money and the right cover for when you need it, have your Policy Health Check today.

### What's Your Most Valuable Asset?

- Your Health
- Your Car
- Your Home
- Your Home Content
- Your Boat
- Your Pet
- Your Travel
- Your Income

*Health insurance means you'll have financial support when it comes to unexpected illness or accidents. Without looking after your health none of your other assets would be possible. Why risk all of what you have worked hard for?*

## Have You Moved?

Don't forget to update contact details on your membership. It's easy to do this by:

- Giving us a call on 1300 368 390
- Sending us an email to [info@acahealth.com.au](mailto:info@acahealth.com.au)
- Updating your details using Online Member Services at [acahealth.com.au](http://acahealth.com.au)



## Getting To The Heart Of The Problem

Heart Surgery takes up 7 spots in ACA Health's Top 10 highest value claims. Besides the notable increase in cost related to Heart Surgery, it's taking over the list!

Heart surgery is any type of surgery performed on the muscles, valves or arteries of the heart.

### Heart surgery is done to:

- Perform a coronary artery bypass graft
- Repair or replace heart valves, which allow blood to travel through the heart
- Repair damaged or abnormal areas of the heart
- Implant medical devices that help the heart beat properly
- Replace a damaged heart with a donated heart (heart transplantation)

### Risks for heart surgery include:

- Chest wound infection
- Heart attack or stroke
- Irregular heartbeat
- Lung or kidney failure
- Chest pain and low fever
- Memory loss or "fuzziness"
- Blood clot
- Blood loss
- Breathing difficulty
- Pneumonia




### The most important things you can do to reduce your risk of heart problems are to:

- Cutting back on foods high in salt, fat, and sugar
- Leading a more active lifestyle
- Living a smoke-free life
- Controlling high blood pressure and high cholesterol
- Maintain your psychological and social health

Remember this Christmas to eat more veggies!



## QBE Travel Insurance



If you have received an online quote from QBE Direct and it's lower in comparison to the premium quoted through ACA Health with the discount, here's why...

We have no control over the pricing specials that QBE offer directly to their customers but the products do vary in coverage. Unfortunately, we cannot comment on the other quote and subsequent cover offered as we are not authorised or accredited to comment.

We do wish to point out that it is important that you not only consider the premium but also the product coverage. We suggest you refer to the individual Product Disclosure Statements (Policy wordings) to determine any differences in cover in areas of your individual needs.

Some of these differences may or may not apply to you; however, QBE product has a very broad coverage that affects the way a product is priced.

- Available to travellers of all ages
- Dependent Children covered up to age 25 on parents policy including nieces & nephews, foster children, grandchildren
- The ability to apply for additional existing medical conditions
  - Medical – Unlimited Cover

- Cancellation or Holiday Deferment Costs – Unlimited Cover
- Emergency Travel arrangements and Accommodation Expenses – Unlimited Cover
- Hijacking – Unlimited Cover
- Luggage cover – up to \$12,000, Personal computers up to \$6,000
- Dental expenses – up to \$1,000
- Cover due to the financial collapse of airline, hotel and resort operators etc. – up to \$10,000
- Cover for the financial collapse of wholesalers – up to \$5,000
- Cruising benefits cover – including cruise catch up, Carin or Ships hospital confinement, pre-paid shore excursion cancellation, Delayed Cruise return.
- 24 Hour emergency assistance service provided by QBE's in-house emergency assistance provider QBE Assist, based in Australia
- Qantas Points earned – 1 point for every \$2 spent.

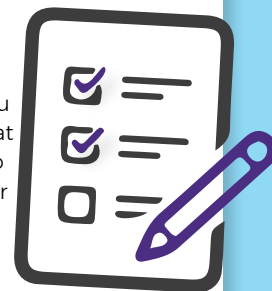
**We trust the above information explains why there are differences in travel insurance premiums and the need to compare covers as well as premiums.**



## Reminder

### Practical Things To Remember This Time Of The Year

- ✓ Your benefits renew on the 1st January each year
- ✓ Pay your contributions in advance to make sure you have cover over the Christmas period
- ✓ Take out travel insurance if you are travelling overseas or domestically
- ✓ If you are moving, or leaving an employer that pays your contribution through payroll please make arrangements to change your address and payment method online at [acahealth.com.au](http://acahealth.com.au)
- ✓ Dependants who are leaving study should start thinking about taking out cover as they may not be able to stay on your membership next year
- ✓ If your dependant isn't studying but is under 25, we have an extension product for you to consider that allows them to remain on your membership.



## How MedAlert Can Help With Your Advanced Care Directive

Advanced Care Planning should be a routine part of your health care, even if you're not living with an existing medical or health condition. Although it may be scary, it's important to think ahead and develop a plan as you never know what will happen in the future. Once you have your advanced care directive in place, MedAlert can make sure your wishes are always honoured by providing healthcare professionals with 24/7 access to the document.

### What is an advanced care directive?

An advanced care directive is a legally binding document that gives you the power to make clear arrangements for your future health care and end of life matters. It provides you with the ability to be in control of your wishes and know that these will be respected, even if others need to make decisions for you.

### What's in a directive?

Your directive contains information about situations where you may want or not want medical treatment and explains your preferences and instructions when you're unable to communicate them for yourself. It can also include details of appointment, if you'd prefer someone else to make decisions about your medical care for you. It's important to note that this

document will only apply to your health care decisions and will not affect any financial matters.

### Why have a directive?

Studies show that on average, 33% of older patients receive some form of end-of-life treatment that is of no benefit to them. Putting your wishes into a directive can take a huge burden off a loved one's shoulders while providing you peace of mind that your wishes will be honoured in a stressful situation. Your directive will not affect the care you receive while you can still communicate, as the instructions in the document will only be used when you're no longer able to voice your decisions.

If you or a family member creates an advanced care directive, MedAlert membership will provide healthcare professionals with 24/7 access to your directive and give you peace of mind. Your personalised ID will also mention that you have an advanced care directive, so that health professionals can quickly determine the correct treatment. If you hold a valid Seniors Card, you are entitled to 20% off your MedAlert membership and 10% off all products. To find out more, call **1800 88 22 22** or visit [medicalert.org.au/seniors-card](http://medicalert.org.au/seniors-card).

## Tips & Tricks

### How To Best Manage Your Orthodontic Benefits

Complete Ancillary covers each person listed on the membership and they are entitled to receive a maximum orthodontic benefit of 80% of cost to a maximum lifetime limit of \$3,600. However, you are not able to claim your full orthodontics limit all at once; it must be claimed within the annual \$1,700 dental limit over the years of treatment. Many orthodontists are happy for patients to pay accounts in instalments over the period of treatment.

*Where orthodontic claims exceed the annual dental limit, you may claim benefits for the excess of the claim at the commencement of the next calendar year. For this reason, we suggest claiming first on all other dental services received in the year, as other dental benefits cannot be rolled over into following years.*

**Here are some tips for how to make the most of your dental and orthodontic benefits...**

- ✓ **Claim Dental Benefits First** (before orthodontics) each year
- ✓ **Claim Orthodontics Manually** i.e. do not use electronic claiming (HICAPS), as this may automatically exhaust your \$1,700 dental limit for that year. If you would like to 'save' some of your dental limit for other dental treatment that may come up later in the year, you would be better off sending a claim later in the year.
- ✓ **Remember To Re-Submit Your Orthodontic Accounts.** When we assess your orthodontic claims, we will indicate on your account if you can resubmit the account for additional benefit in the next calendar year.

If you are unsure of your orthodontic or dental limits you can login or register for Online Member Services. All you need to do is visit [acahealth.com.au](http://acahealth.com.au) and click the 'Member Login' link to check your "Limit Usage" or give us a call.



"I'm here to help!"



#### Example Scenario

Sally begins orthodontic treatment in April 2018 and expects to finish her treatment within 3 years on April 2021. Her orthodontist has agreed that she can pay the accounts in instalments over the treatment period. Sally's first year of orthodontics accounts come to \$2,000. In August 2018, Sally has a toothache and finds out she needs root canal treatment from her general dentist. She claims \$1,000 for her root canal from ACA Health using HICAPS. Towards the end of the year, she claims the remaining \$700 of her \$1,700 dental limit for orthodontics. In 2019 she does not need any dental treatment, so she claims the remainder of her orthodontic accounts from the previous year, receiving back \$900. This means that in 2019 she has now claimed the full benefits on the \$2,000 accounts from year 1. The next year, in 2020 Sally thinks she will not have any dental claims and so goes ahead and claims \$1,700 of orthodontic in January. In February 2020 she finds out she needs root canal treatment again on another tooth. She can't postpone it to 2021 as by then the tooth will need to be extracted. So she has to go ahead and have the treatment. Unfortunately, because she has already reached her dental limit of \$1,700 for the year by claiming her orthodontic in January, she cannot claim her root canal treatment, and has to pay for it out of her own pocket. If she had claimed the root canal treatment first, she could have claimed for the orthodontic the following year (2020), as this can carry over, whereas all other dental services cannot. Sally continues claiming her dental and orthodontic each year until she has exhausted her \$3,600 orthodontic lifetime limit. (Please note: this is an example only and does not represent market costs for orthodontic treatment)



### ACA Health Proud Supporters of 10,000 Toes

The 10,000 Toes campaign's primary focus is to raise money to stamping out diabetes in the South Pacific. The aim is to bring awareness of diabetes and its harmful effects to those living both here in Australia/New Zealand and surrounding countries that make up the South Pacific.

Sadly, the South Pacific nations have the highest prevalence of diabetes in the world – so high that the United Nations reports that diabetes and other non-communicable diseases are one of the greatest threats to the regions development.

**The 10,000 Toes campaign is committed to saving the lives and limbs of those affected. This project will:**

1. Equip every Pacific village with the skills and tools to conduct community health assessments for the early detection of diabetes (and other related chronic diseases).
2. Train and resource lifestyle coaches to implement programs that prevent, arrest and reverse Type 2 diabetes in every village.
3. Improve the capacity of health professionals working in health systems across the South Pacific to manage diabetes.



For more details visit [www.10000toes.com](http://www.10000toes.com)