

February 2019

## Price Rise

On April 1st, like every year, our premium increase will take effect. Not the news we enjoy notifying our members of, but a necessary must to ensure we have enough in reserve to cover our members' medical needs with the rising cost of benefits.

This year our (weighted average) increase is 3.23% across all our products, keeping it below the industry weighted average, which is at an 18-year low. We have done our best as we always do, to keep the increase to a minimum while not sacrificing the benefits we offer our members.

Over the year, we will see a number of reforms take place

which have contributed in this year's delivery of lower price increase. The biggest change will be in the introduction of Health Insurance Tiers: Gold, Silver, Bronze and Basic. Products have to meet minimum requirements at each level, which should make comparing products easier for members. There will also be changes in Natural Therapy benefits covered in our Ancillary Products which are listed on Page 3.

**It's important to note that to beat the rate rise, our members can pre-pay their premium before 31st March.**



## Changes To Standard Information Statements (SIS)

As part of the Private Health Insurance Reforms a Private Health Information Statement (PHIS) will replace the current SIS as a regulated method by which insurers provide information to customers.

Members receive a SIS each year with their Tax Statement so you can review your existing policy.

There are three types of PHIS:

- 1. Hospital** - describes the features and limitations of hospital cover, including the type of accommodation, which medical services are covered in full, part or not covered, waiting periods and additional payments (excesses, co-payments and gaps),
- 2. Ancillary** - describes the features and limitations of general treatment cover, including which services are covered, waiting periods, benefit limits and example benefits for each type of service, and
- 3. Combined** - describes the features and limitations of a combined hospital and general treatment cover, with details as above.

*A SIS only gives a summary of the key product features. However, it does allow you to see if your broad needs are covered and where products differ in both price and features*

## Inside This Issue

- 2019 Private Health Insurance Reform
- Orthodontic Benefits
- Puzzles
- Tips & Tricks

## PBS



## New Pharmacy PBS Amount For 2019

The New Pharmaceutical Benefits Scheme amount is now **\$40.30**. Please be advised that you need to pay this amount first before you can claim on your prescriptions up to \$100 per script for Complete Ancillary and up to \$50 per script for Ancillary Lite.

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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

## From The Manager

It's this time of the year that I reflect on the social whirl of activities that accompany the end of one year and the beginning of the next surrounded by both new and familiar faces. I recall within the buzz of polite conversation the usual comments of "...if it wasn't for my Private Health Insurance I couldn't have afforded to....." mixed with "waste of money, I went to ..... had to pay a lot" along with the " I pay all of this money but I never use it". I again find myself immobilized and lured into sharing my personal belief in the Australian public health system, along with my observation of the shortage of funding motivating those same public hospitals to seek funding from privately insured patients. This in my opinion, contributes to the access issues of those without insurance experience.

I mingle my observations with my religious belief gathered from the Bible "When you reap your harvest, do not reap the very edges of your field.....Leave them for the poor..." Leviticus 19:9-10 (to me this suggests I ought to ensure that the public system is available for those who are less fortunate than myself). I couple this with

Acts 2:44-45

"And all who believed were together and had all things in common. And

they were selling their possessions and belongings and distributing the proceeds to all, as any had need." There you have it! My reason for not only belonging to but also my reason for believing in and working in the Seventh-day Adventist Private Health Insurance Fund.

I get it, it is expensive to live and Private Health Insurance costs continue to increase. However in this country, we are lucky to have a system that is advanced and offers; the latest miracle prescriptions; procedures;

equipment; prosthesis; trained nurses and physicians, which we take for granted. We are also consuming these hospital services at an ever-increasing rate along with the other services like



dental, optical, chiropractic, health appliances (and the list goes on).

Please do not misunderstand me, I want you to use the health system as you need it and to claim from your private health insurance because that is what it is for. However, I also want you to think about where you are admitted and what you are buying (not just another pair of glasses because you can). I would also like to suggest that you consider the reasons you have Private Health Insurance and incorporate these into your conversations with others. In this small way you can influence Private Health Insurance take up, affordability and

service availability for both the "haves" and the "have nots".

Most of all, however, I hope that your conversations at the end of this year

include "we have been blessed with good health and have not needed to use our Private Health Insurance" or at the very least "we caught it in time and are now fully recovered".

**Because We Care...**

Jody Burgoyne  
Manager

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

## Don't Forget To Update Your Contact Details...

We are getting prepared to send our member Tax Statements. This year you will receive it via email (if you have provided an email address) or by post. Please ensure your contact details and communication preferences are updated by logging into our **Online Member Services** at [acahealth.com.au](http://acahealth.com.au).



## 2019 Private Health Insurance Reforms

### Introduction Of Hospital Product Tiers – Gold, Silver, Bronze and Basic

These product tiers will take effect from 1 April and will give members greater certainty about the services covered by each type of hospital treatment product. The changes will make it easier to compare different hospital treatment products to find one that meets their individual needs.

#### Changes To Our Product Names:

CURRENT PRODUCT NAME	NEW PRODUCT NAME	PRODUCT CHANGES
Deluxe Hospital	Gold Deluxe Hospital	Name Change Only
Private Hospital	Gold Private Hospital	Name Change Only
Bare Essentials Hospital	Bronze Essentials Hospital	Alignment with Bronze Clinical Category Increased Excess Name Change
Basic Hospital	Basic Hospital	No Changes

Please refer to the Table on Page 4 for the list of categories in each tier.

The Bare Essentials Hospital product will change to meet the requirements of the Bronze classification. Members with this cover have received a letter enclosed outlining changes of this product.

### Removal Of Selected Natural Therapy Services From Extras Products

**Complete Ancillary** and **Ancillary Lite** - Naturopathy and Herbalist Homeopathy Services on or after 1 April will no longer have benefits for Alexander Technique, Aromatherapy, Bowen Therapy, Buteyko, Feldenkrais, Herbalism, Homeopathy, Iridology, Kinesiology, Naturopathy, Pilates, Reflexology, Rolfing, Shiatsu, Tai Chi, and Yoga.

Members who have these products have received a letter enclosed explaining the changes in detail.

### Maximum Policy Excess

Premiums are lower for those members who choose a higher excess product. ACA Health's Bare Essentials Hospital policy has an excess per adult on the policy. Effective 1 April this excess will now increase from \$500 to \$750 per adult per calendar year.

### Standard Clinical Definitions

Private Health Insurance will adopt standard clinical definitions in products and other documentation. These changes will make it easier for members to understand the parameters of their insurance cover.

### Strengthening The Private Health Insurance Ombudsman

The Government will boost additional powers and funding to the Private Health Insurance Ombudsman to ensure consumer complaints are resolved clearly and quickly and to improve their website [privatehealth.gov.au](http://privatehealth.gov.au) to make it easier to compare insurance products, and allow insurers to provide personalised information to consumers on products.

## IMPORTANT: Orthodontic Benefits



Have you reached your full annual dental limit in 2018 and have Orthodontic invoices you would like to claim?

If you have the Complete Ancillary product and for Orthodontic services in particular (Dental items in the 800 range e.g. 881, 823), it is possible to

claim a benefit from the yearly limits outside of the year of service. We offer this so the significant cost of an extended Orthodontic treatment does not disadvantage you from other dental needs.

If you have invoices for Orthodontic services performed in 2017 or 2018 but you have already reached your annual dental limit

for those years, we will be able to process those Orthodontic services in a claim this calendar year (2019), but benefits paid will also deduct from your 2019 annual dental benefit limit of \$1,700.

**Please Note:** Claiming on Orthodontic services now may reduce the benefits available for general and emergency dental work later in the year.

If you would like us to process these items from your 2019 dental benefit limit, please write a note in the **"Additional Notes"** section of your Claim Form. You can also indicate a set amount of your benefit limit that you would like to 'reserve' for services later in the year. Including a note in your Claim Form will allow our Claims Assessors to be clear on your intention, and may reduce follow-up communication.

## Product Tiers and Clinical Categories

The following table sets out the clinical categories that are indicated for policies of each product tier.

Clinical Category	Basic	Bronze	Silver	Gold	
Rehabilitation	✓R	✓R	✓R	✓	✓ Indicates the clinical category is a minimum requirement of the product tier. The clinical category must be covered on an unrestricted basis.
Hospital psychiatric services	✓R	✓R	✓R	✓	
Palliative care	✓R	✓R	✓R	✓	
Brain and nervous system	RCP	✓	✓	✓	✓R Indicates the clinical category is a minimum requirement of the product tier. The clinical category may be offered on a restricted cover basis in Basic, Bronze and Silver product tiers only.
Eye (not cataracts)	RCP	✓	✓	✓	
Ear, nose and throat	RCP	✓	✓	✓	
Tonsils, adenoids and grommets	RCP	✓	✓	✓	
Bone, joint and muscle	RCP	✓	✓	✓	
Joint reconstructions	RCP	✓	✓	✓	
Kidney and bladder	RCP	✓	✓	✓	
Male reproductive system	RCP	✓	✓	✓	
Digestive system	RCP	✓	✓	✓	
Hernia and appendix	RCP	✓	✓	✓	
Gastrointestinal endoscopy	RCP	✓	✓	✓	
Gynaecology	RCP	✓	✓	✓	
Miscarriage and termination of pregnancy	RCP	✓	✓	✓	
Chemotherapy, radiotherapy and immunotherapy for cancer	RCP	✓	✓	✓	
Pain management	RCP	✓	✓	✓	
Skin	RCP	✓	✓	✓	
Breast surgery (medically necessary)	RCP	✓	✓	✓	
Diabetes management (excluding insulin pumps)	RCP	✓	✓	✓	
Heart and vascular system	RCP		✓	✓	RCP Restricted cover permitted: indicates the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories on a restricted or unrestricted basis.
Lung and chest	RCP		✓	✓	
Blood	RCP		✓	✓	
Back, neck and spine	RCP		✓	✓	
Plastic and reconstructive surgery (medically necessary)	RCP		✓	✓	
Dental surgery	RCP		✓	✓	
Podiatric surgery (provided by a registered podiatric surgeon). Hospital Admission Paid Only	RCP		✓	✓	
Implantation of hearing devices	RCP		✓	✓	
Cataracts	RCP			✓	
Joint replacements	RCP			✓	
Dialysis for chronic kidney failure	RCP			✓	
Pregnancy and birth	RCP			✓	A blank cell indicates that the clinical category is not a minimum requirement of the product tier. Insurers may choose to offer these as additional clinical categories; however it must be on an unrestricted basis.
Assisted reproductive services	RCP			✓	
Weight loss surgery	RCP			✓	
Insulin pumps	RCP			✓	
Pain management with device	RCP			✓	
Sleep studies	RCP			✓	

## How To Be A Modern Day Hero In 4 Easy Steps

**Definition:** A **modern hero** is someone who helps people and above all, has made a huge contribution to the community. A **Modern Day Hero** is a "good" person where integrity, honour, honesty, intelligence, wisdom, action, morality and love work in harmony to balance the person on their path of higher learning.

### Decide What You Want To Accomplish

- Keep Yourself Healthy – you will have clarity of mind and energy to accomplish any task
- Exercise Regularly – it controls your weight, mood, decreases stress and prevents many negative health conditions and diseases
- Become A Vegetarian – it often results in lower cholesterol, having lower blood pressure and reduces risk of heart disease

### Determine Your Persona

- Positive Attitude With A Big Smile
- Someone Who Cares For Others
- Friendly And Approachable  
*\*No elaborate costume to hide your identity and definitely no spandex!*

### Pick A Theme Song

- A Song That Gets You Fired Up
- A Song That Makes You Excited And Motivated
- A Song That Makes You Happy

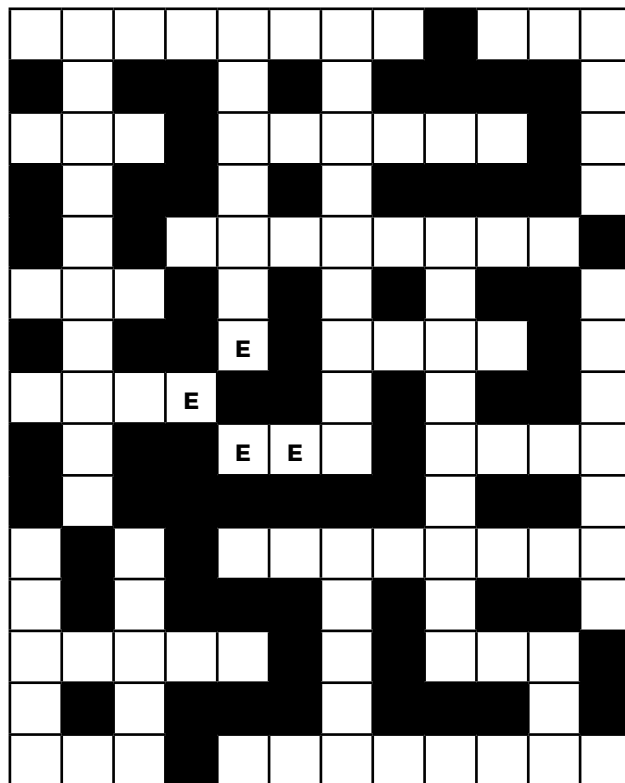
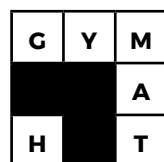
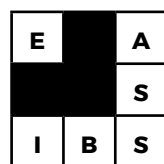
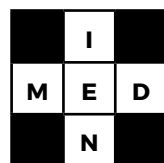
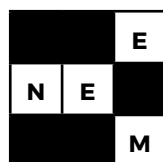
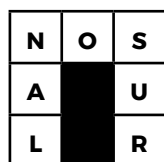
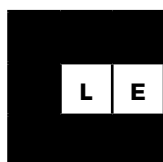
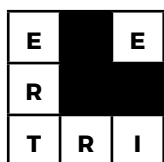
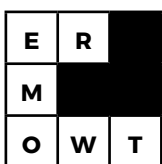
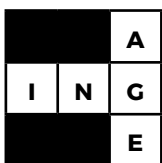
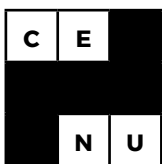
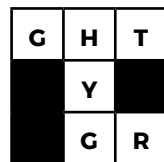
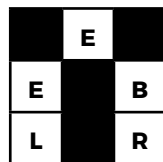
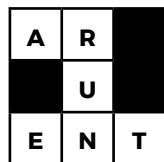
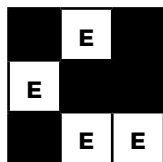
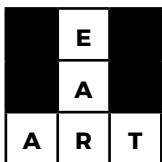


### Decide What You Stand For

- Likeable And Popular Kindness
- Preaching The Word Of God
- Live By Example

## Jigsaw Puzzle

Replace the 20 pieces in the grid to form a symmetrical puzzle with completed words.



## Tips & Tricks

"I'm here to help!"



### How To Avoid Bill Shock

A few of the major benefits of having Hospital Cover is that you can jump waiting queues to have your surgery sooner, stay in a more comfortable hospital and choose your own doctor/surgeon. However, often this comes at a price.

The Government has tried to standardise the cost of a range of treatments, medical procedures and tests through the Medicare Benefits Scheme (MBS). Medicare will pay 75 per cent of the MBS fee for the treatment of private patients in hospital. ACA Health will pay the remaining 25 per cent.

It is your doctor/surgeons ability to choose what out-of-pocket expenses arise because doctors and surgeons are not bound by the MBS. Essentially, they can charge whatever they want for your surgery meaning you pay the gap. Gaps in fees can

also vary significantly.

Hospital visits are stressful enough, so be sure to call us to discuss your upcoming surgery. We will talk you through what Medicare and ACA Health covers.

**Most importantly ask your doctor about any potential out-of-pocket costs with the surgeon they refer you to, and do the following:**

- ✓ Ask the specialist (or surgeon) for a detailed breakdown of all of the costs associated with your procedure, and be insistent if they will not provide you with an estimate of costs.
- ✓ Shop Around - get a number of quotes from different specialists so you can see for yourself where the costs differ.
- ✓ Ask for names of specialists in both private and public system to see the cost differences.
- ✓ Discuss your upcoming surgery with ACA Health.

## Are You Due For A Visit To The Dentist?

Although not always on the top of our 'To Do List', regular visits to the dentist are essential to help keep your teeth and gums in tip-top condition. It also helps maintain healthy teeth and gums, prevents a host of oral-related problems from developing, saves you money and makes you feel more confident to smile.

Reasons why you should visit the dentist regularly:

- 1. Tooth Decay** - the destruction of the outer layer of your teeth from sugary foods.
- 2. Plaque Build Up** - a sticky deposit that clings to your teeth and gum line and is full of harmful bacteria.
- 3. Gum Disease** - causes your gums to become red and swollen, and can even make it painful to consume your favourite food and drinks.
- 4. Keep Bad Habits In Check** - as they have a negative impact on your oral health. Some of these include chewing ice, biting your nails, clenching your jaw, grinding your teeth, brushing your teeth too hard and eating sticky or hard sweets. Your dentist can check for any oral damage caused by your habits, which you may not have noticed.
- 5. Finding Problems Under The Surface With X-Rays** - the ability to diagnose issues that may be invisible to the naked

eye such as damage to the jawbone, bone decay, swelling, cysts, tumours and growing teeth that are blocked from pushing through the gum line, as often seen in wisdom teeth.

- 6. Save Money** - identifying oral-related problems sooner rather than later could save you money in the long run as you are less likely to require costly dental work, such as a tooth extraction.
- 7. Improve Your Smile** - regular visits help you improve your own smile, with a number of treatments available that will whiten, brighten and clean your teeth.

It is important to keep your teeth and gums clean and healthy between those visits. Tips to follow:

- Brush At Least Twice A Day
- Use Fluoride Toothpaste
- Brush And Floss Daily
- Avoid Soft Drinks, Cordials And Fruit Juices
- Limit Sugary Foods
- Save A Knocked Out Tooth
- Avoid Using Your Teeth For Anything Other Than Chewing Food

Annual visits to the dentist may be adequate however, discuss this with your dentist as some people need to visit more often.

## What Can You Do To Reduce Stress

If you notice that stress or any other emotional problem is becoming a problem for you, there are a range of strategies that can help manage its causes and effects, which include...

- **Exercise** - walk, swim, play, stretch, cycle, skate, dance
- **Reconnect** - spend some quality time with your partner, children, parents, best friend, pets
- **Take Care Of Your Body** - eat well and drink lots of water; cut down on chocolate and soft drink
- **Vent** - find someone you trust to talk it through with, or pour your heart out to a patient four-legged friend
- **Take Time Out** - take a 10 minute walk, read, chat or listen to music; book a massage; watch a movie or video

- **Lighten The Load** - engage a babysitter; pay a local teen to mow your lawns and wash your car; have your shopping or newspaper home-delivered; organise to have your bills deducted automatically from your account; eat take away once a week or fortnight
- **Problem Solve** - list all the issues challenging you and the possible responses you can make to each; turn this into a step-by-step action plan
- **Break The Mould** - try something new - join a new club or team; start a leisure or educational class; try a new restaurant or get a new haircut

It is important to have time to yourself to sit, take a deep breath and relax!