



## Merry Christmas!

As the festive season approaches it's the perfect time to reflect on the year and what we are grateful for. For us at ACA Health, we're grateful for our members. Thank you again, for your support and loyalty. You all contribute to the Fund supporting the workers of God.

2019 has been a successful year for ACA Health, and we've made some great developments that mean we can provide even better service to our members...

- The introduction of Hospital Product Tiers; Gold, Silver, Bronze and Basic - gives members greater certainty about the services covered by each type of hospital treatment product.
- Strengthening the Private Health Insurance Ombudsman - the government boosted powers and funding to ensure consumer complaints are resolved clearly and quickly.
- TravelCard was introduced as our new travel insurance partner - offering quality coverage options at competitive prices.
- Paperless Private Health Insurance Statement communication has been introduced to our members - as we do our bit to help save money, provide quicker communication and do our bit to help save the environment.
- We have increased our presence within our target market - our aim is to strengthen our message that Local Church Officers and their families are eligible for membership.
- We continually work towards reducing both risks and costs, as well as to strengthen our capital base.
- Moving forward we are working on strengthening compliance capabilities and our culture.

Christmas time allows us to share with family the many blessings we have. It is a time to enjoy the smile on a child's face, a time of giving and a time to remember those who gave to our lives but who are no longer with us. This festive season is one where safety should be foremost in our travel. Please be safe, every day of life is a special day.



Like and follow us on Facebook for exclusive offers, deals and contests.

**ACA Health Benefits Fund**

### Christmas & New Years Holiday Office Hours

DATE	HOURS
Thurs 5 Dec 2019	Limited Staff
Fri 13 Dec 2019	CLOSED
Tues 24 Dec 2019	CLOSED
Wed 25 Dec 2019	CLOSED
Thurs 26 Dec 2019	CLOSED
Fri 27 Dec 2019	9am - 12pm
Mon 30 Dec 2019	9am - 5pm
Tues 31 Dec 2019	9am - 12pm
Wed 1 Jan 2020	CLOSED
Thurs 2 Jan 2020	Office Hours as Usual

#### Inside this issue:

- Trust Survey Results
- Dear ACA Health
- Puzzle
- Access Gap Cover Co-Payment Rule Changes
- Tips & Tricks



## ACA Health Benefits Fund

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: 9am - 5pm

Friday: 9am - 12:15pm

## Your ACA Health Team

### Fund Manager

Jody Burgoyne

### Marketing & Communications Manager

Nadene Caputo

### Graphic Design & Social Media Officer

Melissa Sciberras

### Assistant Accountant

Sharmila Sagarurthi

### Administrative Assistant

Janet Hyde

### Systems Administrator

Caleb Taplin

### Risk and Compliance Officer

Norah Schott

### Membership Team

Simon Harrold

Amber Edwards

### Claims Team

Leigha Tew

Shane Bowditch

Delphine Derrick



## 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 Fund Manager

At a time of Private Health Insurance reform and constant policyholder movement, it was satisfying that ACA Health's social licence, the trust and confidence the Fund has gained from our member community, has resulted in ACA Health's membership remaining the most loyal in the industry and enabled the Fund to grow despite private health insurance industry participation rates lessening. ACA Health's policyholders see the benefits of belonging and understand the important role this Fund has in supporting their lives of purpose.

ACA Health continually strives for improved customer experience to ensure our policyholders continue to trust in the ACA Health logo as a badge of professionalism. We conduct our Fund with the highest professional and ethical standards which have been so important in distinguishing us from our competitors in a competitive market.

Integrity and ethical conduct are essential to inspire long-term policyholder confidence. This is why our Board of Directors and employees adhere to our Codes of Conduct.

Our aim is to continue to focus on growth, the Fund's long-term sustainability, customer experience and credibility. We are shifting our focus to increasing our visibility within our target market and continuing our work towards business uplift, managing risks and maintaining our strong capital position. As we move forward, we are continuing to strengthen our risk and compliance capabilities and our culture.

While we look back with pride at our achievements, we also look forward to building on our track record of being a member focused Fund. We take pride in fulfilling our purpose, supporting the workers/work of God.

***Because we care...***

*Jody Burgoyne*  
Fund Manager



## Practical Things to Remember this Time of the Year

- ✓ Your benefits renew on the 1st of 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

**Give ACA Health a call and we can explain the options.**



# Our Members Trust Us More Than A Qantas Pilot

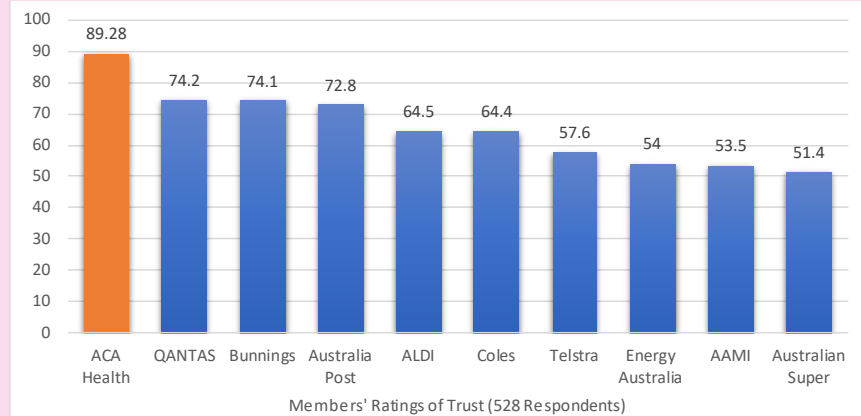
Earlier this year, our Members had the opportunity to rank ACA Health against other trusted brands in the market. We are pleased to say that ACA Health members trust us more than they trust Qantas! This is something we are happy to boast about!

It comes as no surprise that we came in at number one of having the most loyal members with an average membership of 18.2 years.

Other brands ACA Health was compared to were Qantas, Bunnings, Australia Post, ALDI, Coles, Telstra, Energy Australia, AAMI and Australian Super.

Thank you to those members who participated in the survey. We appreciate your support in helping us improve our service to you.

## Members' Ratings of Trust



## How we ranked against other brands:

**Average Membership Years**  
 No. 1 - 18.2 years (ACA Health)  
 No. 2 - 15.1 years  
 Average - 11 years

**Average Age of Members**  
 No. 1 - 62.1 years (ACA Health)  
 No. 2 - 61.3 years  
 Average - 57.5 years

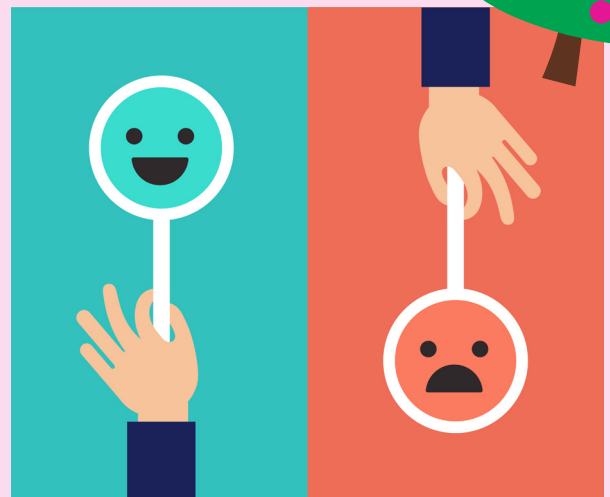


## Membership Feedback Survey

Next month you will receive via email, our Member Feedback Survey. This survey provides you an opportunity to tell us what you think about our products and services. We value your feedback and would appreciate your participation. The results we get back from our members are reviewed by management to make changes where needed to best serve our members.

As a thank you for taking the time to provide your feedback to us, you can choose to go into the draw to win some fantastic prizes. The prize pool includes 2 months ACA Health free membership, vouchers and sunglasses.

Thank you to our generous partners Snowgoose, Specsavers, Luxottica/OPSM and Wahroonga Valley Dentistry for providing prizes.



**ENTER NOW**

FOR YOUR CHANCE TO WIN

**1 OF 2 \$100 GIFT CARDS\***

IN 25 WORDS OR LESS TELL US THE ONE GIFT YOU MOST WANT THIS CHRISTMAS AND WHY

\*Terms and Conditions Apply.  
 Offer ends 5pm, 13th December 2019.



**31**  
**DECEMBER**

Hurry, our health fund offer ends 31 December

Get 30% off lens options



Conditions apply. See in store for details.





# Access Gap Cover Co-Payment Rule Changes



## The new rule that will come into effect on 1 July 2020

### AGC \$500 Gap Rule Change (Increasing from \$400)

#### MAXIMUM PATIENT CO-PAYMENT (ALLOWABLE KNOWN GAP)

Access Gap Cover (AGC) enables medical providers to charge patients a co-payment if they wish to do so.

- Each individual medical provider in the admitted Episode\* of care can choose to charge their patient a maximum out of pocket cost of up to \$500. They cannot charge any non-clinical fees to the patient such as 'Booking Fees', 'Management Fees', 'Technology Fees', 'Administration Fees', 'Insurance Levy Fees' or 'Hospital Facility Fees' and the like.
- Obstetricians can choose to charge their patient a maximum out of pocket cost of up to \$800 per episode for MBS items that relate to 'Management of Labour and Delivery' as defined in the MBS. Again, if the obstetrician charges using AGC they cannot charge any non-clinical fees to the patient such as 'Booking Fees', 'Management Fees', 'Technology Fees', 'Administration Fees' or 'Hospital Facility Fees' and the like.
- Each medical provider must submit one claim only to the Fund covering an entire episode.
- If medical providers have elected to charge a co-payment, they must inform the patient in writing of the charge prior to treatment (i.e. Informed Financial Consent).
- This amount is to be billed direct to you the patient.

#### **VERY IMPORTANT: The total charge on the account to the Fund should be inclusive of any patient co-payment.**

- If medical providers charge above and beyond the maximum patient co-payment, AGC benefits will not be payable. ACA Health will pay up to the MBS fee only. Medical Providers cannot on-charge the difference to the patient as the conditions of Informed Financial Consent do not allow this.
- If medical providers want to charge the patient more than AGC allows, then they opt out of Access Gap Cover. You should be advised about the charges and any medical gaps, i.e. Informed Financial Consent should also form part of this process.

You should be informed that the co-payment is not claimable through any other source.

\* Definition of Episode –  
*'The period of admitted patient care between a formal or statistical admission and a formal or statistical separation, characterised by only one care type.'* [METeOR ID 268956] Example: If a patient changes care type (in the same or different hospital), e.g. Acute to Rehabilitation, then back to Acute this would be three separate episodes. This would apply even if there has not been more than a 7 day break between the two acute episodes as there was a separation between each care type.

#### **NO OTHER CHARGES**

The Health Insurance Act 1973 stipulates that Medicare benefits are payable for professional services.

Each medical provider is free to charge a patient gap according to the rule entitled 'MAXIMUM PATIENT CO-PAYMENT (ALLOWABLE KNOWN GAP)', however, the amount specified in the patient's account must be the amount charged for the service specified. The fee may not include a cost of goods or services which are not part of the MBS service specified on the account.

Even where a provider opts-out of Access Gap Cover, billing practice still must comply with the Act and MBS rules.



# Real-Time Travel Insurance

If you want to learn more about Travel Insurance call TravelCard on 1300 123 108



# Tips & Tricks

## It's App-ening!

At ACA Health, we continually work on ways to make our claiming process as quick and simple as possible.

In addition to our Online Member Services Portal claiming option we will soon be introducing the ACA Health Claiming App. The new mobile application will be available for both Android and Apple users. ACA Health Claiming App promises a user-friendly experience with the benefit of being faster and personalised.



## Submitting your Claims on the App:

Download the App ACA Health from the Play Store (Android) or App Store (Apple)

- Login to your membership
- Click on Submit Claims
- Take A Photo (or Choose Existing Photo) & Click Next
- Check your details are correct & check 'I am authorised to make this claim'
- Click Submit Claim - done!

*Our Claims Team will then process your claim.*

## Help Us Work Towards Paperless Communication

Going paperless can save money, boost productivity, save space, make documentation and information sharing easier, keep personal information more secure, and help the environment. Will you help us out?

All you need to do is update your contacts by providing an email address and selecting email as your preferred way to receive communication. **It's that simple.**

Go to: [acahealth.com.au](http://acahealth.com.au)

- Click on **Member Login** & type in your **Membership Number** and **Password**
- Click on **Login** and click on **My Account**
- Scroll down to Communication Preferences & select **Email**



## Code Cracker

Work out which letter of the alphabet is represented by each number from 1 - 26, and then place that in the grid every time that number occurs.

Use the cross-off grid to keep track of which letters you have placed so you don't accidentally place more than one letter at once.



	A	B	C	D	E	F	G	H	I	J	K	L	M
	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
1				14									
2				15									
3				16						<b>B</b>			
4				17									
5				18						<b>Y</b>			
6				19									
7				20									
8				21									
9				22									
10				23									
11				24									
12	<b>P</b>			25									
13				26									

10			14		20	8	9	21	14		8		21	23	20
4			23								19			12	<b>P</b>
2			17						8		16			21	
1			12	<b>P</b>	4	16	<b>B</b>	9	22	5	4		8	22	1
			22							5	9			5	
			21			3				22	8			8	
	12	<b>P</b>	9	8	6	4	20			1	20	2	21	8	9
	8			9			19			20	5				
	21					13		14		2	20			7	
21	14	20	15	8	12	<b>P</b>	<b>Y</b>			21			11	15	8
	23			7			1							22	
	9						15							21	
	23			21	23	23	21	14					25	20	22
	3						21			20					2
20	18	<b>Y</b>	20		8		14		8		26			3	
				26	2	20	20		15		22			20	
					26		15		22		1	2	8		16
															<b>B</b>
2	8	25	20	9		8		2		2			15		23
					20		12	<b>P</b>		3		20			2
2	25	17	20				18			24	18	<b>Y</b>	3	23	21

# Dear ACA Health

## What does LHC mean?

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

All members who join hospital cover by 1 July following their 31st birthday do not incur a loading on their premium. If you had hospital cover at some point after July 2000, you are able to drop your hospital cover for a cumulative period of 1094 days without affecting your premium (called Absence Days). If you do not take-up hospital cover before 1094 days have passed, loadings will continue to accrue.

The LHC loading will apply to a member's premiums for a maximum of 10 continuous years. A lower loading may apply for new migrants or persons who have been overseas for extended periods.



## What is elective surgery?

An elective procedure is simply one that is planned in advance, rather than one that's done in an emergency situation. A wide range of surgical procedures can be considered elective. Cosmetic surgeries fall into this category, but so can things like tonsillectomies and scoliosis surgery.

The treating doctor determines how urgently surgery is needed, then assigns the patient to one of three elective surgery urgency categories – Category 1 (surgery is recommended within 30 days), Category 2 (surgery is recommended within 90 days), or Category 3 (surgery is recommended within 365 days).

### Hospital Admission Options:

Say you are involved in an accident and hurt your knee which will eventually require an operation to fix it, it's necessary but can wait 24 hours, this is elective surgery.

You can choose to get your knee fixed at a Public or Private Hospital. Here are your options and things to consider:

- **Public Patient in a Public Hospital** – Medicare will cover the costs, you won't be able to choose your own doctor

or the hospital, wait on the public waiting list and will have to share a room.

- **Private Patient in a Public Hospital** – Medicare will cover part costs, ACA Health covers part costs, you choose your doctor and hospital, you might wait on a public waiting list and might have your own room.
- **Private Patient in a Private Hospital** – Medicare will pay part costs, some or all of the rest will be covered by ACA Health, you choose your hospital and doctor, might get your own room, and won't wait on the public waiting list.

*Things to think about:*

- How long is the public waiting list?
- How soon do I want my operation?
- How much of the treatment will the Private Health Insurance pay?
- Do I want a particular doctor?
- Which hospitals does that doctor work at?

- **No Private Health Insurance in a Private Hospital (self-funded Patient)** – You will have to pay for it yourself. Medicare will pay for part of your doctors' bills; you will have to pay for everything else yourself and that can add up to thousands of dollars.

Call ACA Health to make sure you are covered.

We would like to welcome new patients, and reward our existing patients who are **ACA Health members**, with this special offer

**A Gap Free examination,  
scale & clean, x-rays and  
treatment plan\***

**Phone us on (02) 9487 1858**  
wahroongavalleydentistry.com.au



\*Terms & Conditions apply. Please mention this ad when booking, appointments are subject to availability. This offer is valid from January-June 2020.



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