

## Premium Review

### Price Rise Deferred until 1st October 2023

ACA Health's headline increase is 3.92% but the good news is that ACA Health has delayed this price increase until the 1st October 2023 (usually effective 1st April each year). This six-month deferral is part of ACA Health's COVID-19 give back strategy, and it effectively halves the premium increase for 2023.

There is further good news if you hold a Basic Hospital policy as there is no increase on this product.

In another exciting development, ACA Health will introduce a Silver Plus product from the 1st April 2023 (see page 3). This product is being introduced because we understand the effects of inflationary demands on your disposable income, especially for all our members who work for a Not for Profit or Charity. So this April, when the price increases for private health insurance in the wider market place, and you hear your friends and family talk about their policy price, invite them to compare ACA Health's prices. It's as easy as a phone call to 1300 368 390. *Oh, and remember, if you prepay before 30th September 2023 you can avoid the price rise altogether* (for the period you pay in advance to a maximum of 24 months).



## PBS

### New Pharmacy PBS Amount For 2023

The new Pharmaceutical Benefits Scheme amount is now **\$30.00**. Please be advised that you need to pay this amount first before you can claim benefits on your prescriptions up to \$100 per script for Complete Ancillary and up to \$50 per script for Ancillary Lite.



### Inside this issue:

- From The Chairman
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- Grow The Fund To Save
- Puzzles
- Student Dependant Information
- Back To School Confidence

**"Now all who believed were together, and had all things in common, and sold their possessions and goods, and divided them among all, as anyone had need".**

Acts 2:44-45 New King James

## ACA Health Benefits Fund

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## ACA Health Team

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Nerolie Faull

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John Fui

### Administrative Assistant

Janet Hyde

### Membership Team

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Leigha Tew

### Claims Team

Shane Bowditch  
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Raquel Jagan

### Training Officer

Danielle Pennington

### Risk and Compliance Manager

Norah Schott

### Systems Administrator

Helmut Hiebl

## 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

Find us Online:  
"ACA Health Benefits Fund"



## From The Chairman

"It is widely acknowledged that Australia has one of the best health systems in the world. For example, the Commonwealth Fund, ranked Australia's health care system number three out of 11 high income countries in overall ranking in their recent study, and first for equity and health care outcomes. The Commonwealth Fund is a private foundation in the USA set up to promote a high-performing, equitable health care systems that achieve better access, improved quality, and greater efficiency, particularly for society's most vulnerable, including people of ethnic backgrounds, people with low income, and those who are uninsured. That is not to say that we have the perfect system.

Public Hospital waiting times continue to deteriorate, the cost of providing care in hospital continues to grow beyond the CPI making contracting negotiations between private health insurers and private hospitals more challenging, and hospitals are struggling with staffing procurement and cost as we come out of the pandemic. Yet for all these challenges, one thing is clear – private health insurance is a critical part of the overall health system in Australia and plays a vital role alongside health providers in delivering outstanding healthcare to almost 14 million Australians.

With private health insurance participation rates at an all-time high, it is clear that despite the challenges of the last couple of years, and the uncertainty of the future, Australians continue to value private health insurance and ACA Health is committed to providing products and service that support the health and wellbeing of its members, enabling them to live and serve to their full potential."



# New Product

April 2023

## Silver Plus Hospital Cover



ACA Health is excited to introduce a Silver Plus Hospital product. We acknowledge that customers are making choices to reduce their coverage to save money. There is nothing as good as gold, but if you just can't afford the best cover available then Silver Plus is the next best thing.

### So here is what you need to know.

- **Gold covers everything. Silver does not.** *This is why it costs less.*

ACA Health's Silver Plus product includes Sleep Studies and Pain Management, which are Gold-level categories.

- **There is a per person excess**

The Silver Plus product includes a \$750 excess per person per calendar year. The excess will apply to dependants as well.

- **Introductory price**

Here's an important tip. When comparing private health insurance policy prices, you have to compare products that cover the same clinical categories e.g Silver Plus with Silver Plus. Comparing the cost of Gold with Silver isn't useful. It also isn't helpful to try to compare a Silver Plus product with a Silver product. You may not think they are much different but when it comes to being admitted to hospital.....they are.

The full monthly cost for ACA Health's Silver Plus product before any Federal Government Rebate is applied for is \$167 for a Single policy and \$334 for a Couple/Family.

- **For sale from the 1st April 2023.**

**Cautions** – When buying a product that does not cover everything there are always people who find out they are not covered for things they inevitably require. So we would like to draw your attention to what we think you should be aware of when purchasing ACA Health's Silver Plus product.

1. If you, or someone on your policy, is aged 50-65yrs or over, note this product does not provide any benefit for cataracts and joint replacements. These categories are not included in the Silver Plus product. They are included in Gold Deluxe Hospital and Gold Private Hospital. Gold products may be the most suitable product for you.
2. If you, or someone on your policy, is 20-50yrs, note this product does not provide any benefit for assisted reproductive services, pregnancy and birth, or insulin pumps. Gold products may be the most suitable product for you.
3. If you, or someone on your policy, experience signs or symptoms of an ailment, illness or condition (in the opinion of the Funds Medical Advisor) that is excluded from your current level of cover (be it Basic, Bronze or Silver Plus) there is a 12-month pre-existing waiting period which will apply to you when joining or upgrading to a higher level of cover. If you can't wait the 12 months for the surgery then you will need to pay for the surgery yourself or be admitted in a public hospital as a public patient subject to their waiting lists.



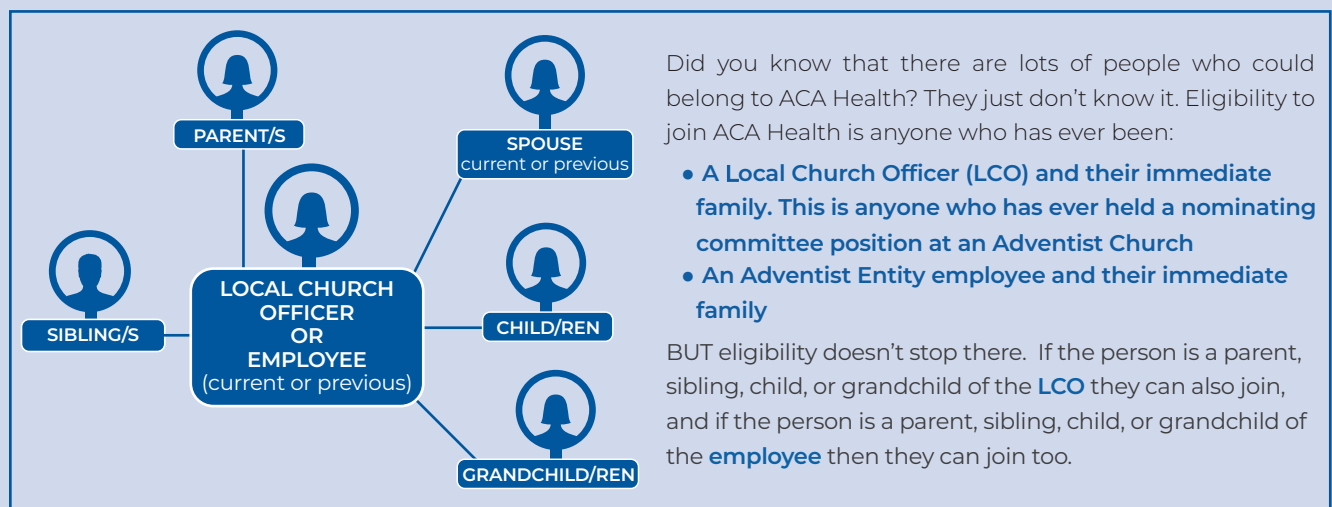
## Grow The Fund To Save

ACA Health would like to continue to grow its membership. Helping spread the administrative costs of the fund across a larger number of members will assist membership affordability.

As an APRA regulated private health insurer, ACA Health's compliance costs are growing. We would like more members so that the share of these costs per policy drops.

**We believe that ACA Health has many strengths relative to its competitors, for example:**

1. ACA Health has **cheaper**/more affordable Gold products,
2. With a Silver Plus product ACA Health now offers more **choice**,
3. ACA Health has more significant **benefits** offered to members with no restriction on members' **choice of provider**, and
4. ACA Health has very high member **satisfaction** rates.



So, there are **lots of people who could belong** if they only knew. So, knowing the benefits of belonging to ACA Health and that it is likely those people around you could potentially belong to ACA Health, will you recommend ACA Health to them?

1. ACA Health provides an **obligation free product comparison**. All anyone has to do is call 1300 368 390 and know the name of the health fund and product they currently have.
2. ACA Health provides a **30-day cooling off period**. This means that if there is a change of mind and there haven't been any claims made in the first 30 days, then ACA Health guarantees a full refund.
3. ACA Health's Customer Service staff are ready to **answer any questions** about private health insurance.

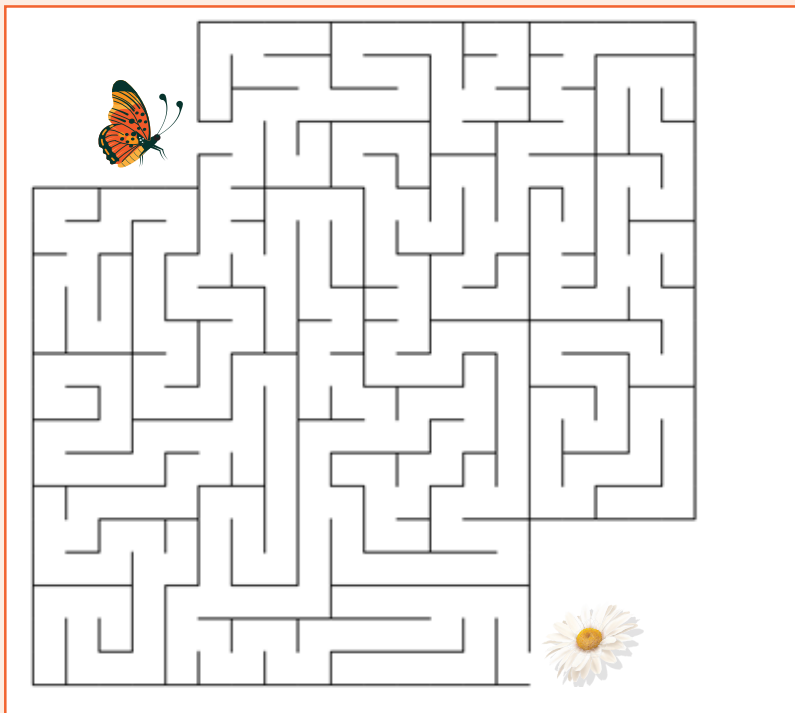
So why not **recommend ACA Health** to your friends and family **today**.

**...Because We Care**



## Puzzles

### Maze Puzzle



### Maths Square

2	-		+	12	+	1	-1
-		-		+		+	
3	-		-		+		-2
+		-		-		-	
	+	7	+		-	4	21
-		+		-		+	
	-	13	+	5	+		12
3		11		8		26	



## Student Dependant Information

At the beginning of the New Year, and at the 21st birthday of dependants, ACA Health take the opportunity to confirm that your children aged between 21 up to 25 years are still eligible to remain on your membership as student dependants. Between the ages of 21 up to 25, student dependants are eligible to be covered under your membership at no extra cost while they remain full time students, do not have a spouse or de facto partner, and are financially dependent on you, i.e. earning less than \$20,000 per year.

**If your child still qualifies as a student dependant follow these easy steps to update your details:**

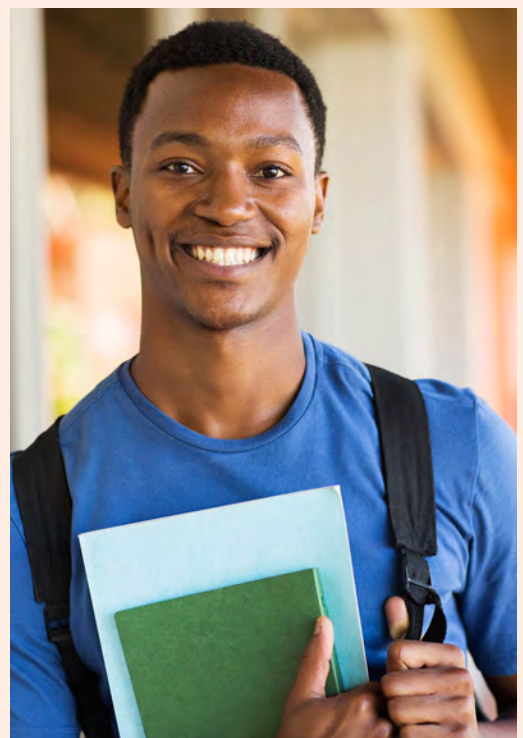
- Login to Online Member Services at [acahealth.com.au](http://acahealth.com.au)
- Select 'My Account' from the left-hand menu
- Scroll down to 'Student Dependant Status'
- Complete the fields and upload proof of student status for the new student year
- Click 'Submit'

**If your child no longer qualifies as a student dependant, but you would like to keep them on your membership, please add the Dependant Extension product to your cover\*. To do this:**

- Login to Online Member Service at [acahealth.com.au](http://acahealth.com.au)
- Select 'My Cover' from the left-hand menu
- Under 'review your cover via quick quote' select a Family/Single Parent Gold Hospital and Ancillary combined product.
- In the Dependant Extension menu choose 'yes'
- Click 'Submit'
- Review the quotes shown on the screen, at the bottom of your preferred quote click the 'Request change to this cover' button.

If your child no longer qualifies as a student dependant, and you do not wish to take out the Dependant Extension, your child can re-join ACA Health in their own right.

\*The Dependant Extension allows your children between 21-30 years (inclusive) to remain on your membership, so long as they don't have a spouse or de facto partner.





We thought it timely to provide a few tips and tricks to help remind you of some pretty special benefits contained in your ACA Health policy which can help you return to school and university with confidence.

**1. The all important EpiPen**, for those that have life threatening allergies. Usually the school will require at least one for your child, especially as they get ready for school camp so remember to make sure your EpiPen is in date. Claim a Pharmacy benefit through your Complete Ancillary policy for the cost of the EpiPen minus the PBS co-payment amount. A benefit of up to \$100 is available for each EpiPen (PBS co-payment amount is \$30.00 in 2023 and annual Pharmacy limits apply). If you have Ancillary Lite then you can claim to receive a benefit up to \$50.00 for the cost of the EpiPen minus the PBS co-payment amount (annual Pharmacy limits apply).

**2. Official state ambulance services.** When completing medical forms for school or University, they will ask you to agree to pay any ambulance charges incurred in the treatment of your child/children.

- For NSW and ACT residents medically necessary ambulance treatment and transport within your state of residence is included in your hospital policy.
- For residents of all states (except Queensland where it is levied through your rates) medically necessary ambulance treatment and emergency transport Australia wide is included in your ancillary products.
- When on holidays even within Australia, ACA Health recommends Travel Insurance.
- Non-medically necessary patient transport services provided by an ambulance service are not claimable.

**3. Orthotics.** Some good advice I received when my child started school was “always buy the right fitting school shoes. They wear them everyday”. If your child requires orthotics, then claim through your Complete Ancillary policy, there is a benefit of up to 80% of the cost to a maximum of \$400 (\$400.00 annual combined Orthotic and Orthopaedic Shoe limit applies).

**4. Medic Alert Membership and identification.** If you would feel safer knowing that your child’s severe allergy or condition can be communicated quickly in an emergency when you are not around, then see [www.medicalert.org.au](http://www.medicalert.org.au). ACA Health’s Complete Ancillary product pays a benefit of up to 50% of the cost of an annual Medical Alert membership and medical ID (annual Allergy Management limit of \$500.00 applies).

**5. Diabetic supplies.** Putting together a diabetic emergency kit can be reassuring and practical. The general rule of thumb is to make sure you have enough diabetic supplies in your kit to last at least 1 week. For more information about what you should put in your kit see <https://www.healthline.com/health/diabetic-emergency-kit>. Complete Ancillary includes a benefit of 50% of the cost of some diabetic supplies (strips, lancets and an insulin injecting pen) subject to \$800 annual Pharmacy limit.

**For more information about these items please call ACA Health’s Customer Service Representatives on 1300 368 390.**

**Travel Insurance Now Available to ACA Health Members**  
**Visit: [acahealth.com.au/ourproducts/travelinsurance](http://acahealth.com.au/ourproducts/travelinsurance)**