



HealthWise

March 2024

Premium Increase

Private Health Insurance premiums go up across all health funds every year for roughly the same reasons. ACA Health's premium increase, including rate protection, effective 1st April 2024 is 3.18%, which is slightly less than last year. The costs of services are increasing, and the utilisation, or number of services, is also increasing.

The increase in premiums allows us to continue to provide you with the best possible support and benefits. We want to assure you that this adjustment is necessary to maintain the high standard of care and service that you expect from us. Now, more than ever, it's essential to recognise the tangible benefits that ACA health insurance offers.

Investing in Your Future - the Importance of ACA Health Private Health Insurance

Have you ever wondered why having private health insurance is essential? Just like any other insurance, it provides a safety net for the unexpected. While you may be in good health now, the day may come when you'll be grateful for the security and support it offers. Here are some compelling reasons why your private health insurance is invaluable:

1. Benefits that matter: Last year alone, ACA Health paid out \$24.7 million in benefits to our members. Your policy is designed to provide you with the necessary support when you need it most. Even if you're currently healthy and don't anticipate needing hospital care, having private health insurance ensures that you're covered when the unexpected happens. We repeatedly receive letters of thanks from members who were always healthy, kept their private health insurance and who now find themselves in need of the benefits offered under their policy.

Revelation 21:4 is a powerful reminder of the hope for a future free from suffering. I think we all look forward to that day.*

2. Peace of mind: If you're fortunate enough to not require any major medical treatment, your private health insurance offers peace of mind. It gives you the confidence that you can access and afford treatment if the need arises. With ACA Health, you have the freedom to choose who treats you, where and when, and you have access to our helpful staff who are ready to assist you in navigating the healthcare system.

3. Access to quality healthcare: By being part of ACA Health, you have access to one of the best healthcare systems in the world. Your premiums contribute to supporting hospitals, medical equipment, staff, and ambulances, ensuring that you receive top-notch care when you need it.

4. Tax benefits: Having hospital cover with ACA Health also helps you avoid paying the Medicare Levy surcharge, providing a financial benefit in addition to the peace of mind and security that private health insurance offers.

At ACA Health, we are committed to continuously improving our benefits for our members. Effective 1st of April, we are **enhancing our individual benefits for physiotherapy, optical, and some oral surgery items**, ensuring that you receive even better value from your ACA health cover. See table for details.

We understand the importance of your health and well-being, and we are dedicated to providing you with the best possible support and benefits. Thank you for being part of ACA Health, and we look forward to continuing to serve you and meet your healthcare needs.

Complete Ancillary Benefit Changes		
Description	Current	New
Dental		
Removal of tooth or part	80% up to \$120	80% up to \$170
Surgical removal of tooth	80% up to \$168	80% up to \$270
As above and bone/tooth division	80% up to \$320	80% up to \$400
Physiotherapy		
Extended treatment	80% up to \$50	80% up to \$75
Standard treatment	80% up to \$42.50	80% up to \$55
Short treatment	80% up to \$25	80% up to \$27.50
Exercise Physio/Hydro treatment	80% up to \$20	80% up to \$22.50
Optical		
Annual Limit	\$400	\$450
Contact lenses	80% of cost up to \$280	80% of cost up to \$310
Frames	\$120	\$150
Single lens	\$140	\$150
Lenses (pair)	\$280	\$300

Ancillary Lite Benefit Changes			
Description	Current	New	Annual Limit
Physiotherapy			
Standard treatment	80% up to \$25	80% up to \$26.50	\$300 Combined
Extended treatment	80% up to \$25	80% up to \$37.50	

* "He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away."

Revelation 21:4 (NIV)

ACA Health Benefits Fund

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What would you like to read in **HealthWise**?

Send us your suggestions and questions!

Email: info@acahealth.com.au

Phone: 1300 368 390

Find us Online:

"ACA Health Benefits Fund"



Pharmacy PBS



New Pharmacy PBS Amount For 2024

The new Pharmaceutical Benefits Scheme amount is now **\$31.60**.

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:

- Important Information About Hospital Cover
- Unhealthy Diets
- Puzzles
- All Adventist Primary School Classes
- Student Dependant Information
- HICAPS Audiology Claims
- Back To School Eye Tests



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** which is 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.



 **A Members Health** FUND ALLIANCE

ACA Health Benefits Fund is run for people, not profits

Important Information About Hospital Cover

All About Hospital Cover



What You Need to Know

When you are admitted to a private hospital, you can expect a charge from the hospital, the surgeon (and any surgical assistant), and the anaesthetist.

Waiting Periods

On joining health insurance for the first time, waiting periods must be served before benefits will be paid on all hospital covers with ACA Health.

If you transfer from another fund to ACA Health within 60 days and with no gap in contribution payments, then normal waiting periods do not apply and benefits up to the level of your previous cover may be paid immediately.

If you upgrade your cover, normal waiting periods apply before the higher benefits are paid.

Pre-Existing Conditions

If you are suffering from a medical condition, illness or ailment at the time of commencing membership there will be a 12-month waiting period before hospital benefits can be paid on claims relating to that condition.

A pre-existing condition (PEA) is defined as an ailment or illness where, in the opinion of a medical practitioner (appointed by the Fund), the signs or symptoms existed at any time during the six months before or on the day which a member joins private health insurance or upgrades to a higher level of cover.

All hospital admissions during the first 12 months of joining or upgrading your cover will require verification that the treatment does not relate to a pre-existing condition. This can take time so it is important to notify us as soon as you become aware you need to be admitted to hospital.

Doctor's Fees - Access Gap Cover

ACA Health offers the Access Gap Cover Scheme to help cover some or all of the gap between the standard fee set by Medicare (MBS fee) and additional amount charged by your doctor for in-hospital medical services.

ACA Health pays benefits up to the contracted amount. Please contact the Fund and your doctor for more details about your out-of-pocket.

In-hospital medical services are the medical services you receive while an in-patient in a hospital, or approved

day facility, and may include services received from your specialist doctor, assisting surgeon, anaesthetist, or in pathology or radiology.

Private Health Insurance benefits are restricted to paying 25% of the MBS fee, while Medicare pays the other 75%. If the charges are more than the MBS fee, this is where your gap payment arises.

If your doctor chooses to participate in the scheme, and bills in accordance with these arrangements, we can pay a higher benefit and you will either have:

- ZERO gap expenses, or
- A known gap of up to \$500 per service (or \$800 for obstetrics)

It is your doctor's choice to bill using the Access Gap Cover Scheme, and they may do so on a case-by-case basis, so it's important to discuss this with them before your treatment begins.

What's changing 1 July 2024?

Recently ACA Health together with the Australian Health Service Alliance (a service company representing ACA Health) reviewed all the items and amounts that we pay in addition to the 25% under such agreements. Some benefits in the access gap schedule have increased, other benefits have decreased, and some benefits have not changed.

What does this mean for the member?

The changes have been structured to ensure they are appropriate and cost neutral to avoid any unnecessary costs being borne or passed onto you, our members. Our focus here is on paying appropriate benefits and on ensuring the long-term affordability of private health insurance for you as a member. We also want to ensure that you are well informed about any medical gaps that you might receive and that they are minimized and manageable.

Where feasible, we encourage members to open the conversation at their providers rooms with "my health fund said to ask if you will participate in Access Gap cover for my surgery". We also encourage contacting us prior to any admission to hospital so we can assist you to determine any out-of-pocket costs and can support you to navigate any additional services that you may require.

Important Information About Hospital Cover Continued

If you receive any feedback from your doctor/specialist or if you have any concerns in relation to a scheduled procedure, we encourage you to contact us to discuss the matter in more detail.

How To Find A No Gap Or Known Gap Doctor

Visit acahealth.com.au and login through the Member login button. The **Find a Specialist that Participates in ACCESS Gap Cover** search is at the bottom of that page. Perform a search for doctors who have previously used the Access Gap Cover scheme.

If you can't access our website, call us on 1300 368 390 and we can help you find a no gap or known gap doctor.

Surgically implanted Medical Devices and Human Tissue Products*

These include pacemakers, defibrillators, joint replacements and other devices that are surgically implanted during a stay in hospital. There are often a number of different choices available with any particular surgically implanted Medical Devices and Human Tissue Products, which can vary in cost and benefits.

The Department of Health has set a Prescribed List of Medical Devices and Human Tissue Products with gap and not gap items. You and your surgeon will be able to choose from this Prescribed List the product that is most appropriate for you. If you agree to a surgically implanted medical device or human tissue product which has a gap, you will need to pay the gap amount.

**Formerly known as Prostheses.*

Unhealthy Diets

Did you know that an unhealthy vegan or vegetarian diet can increase your risk of chronic disease?

Dr Andrea Matthews, ELIA Lifestyle Medicine Centre medical physician explains.



**Lifestyle
Medicine Centre**
Sydney Adventist Hospital

Researchers in the UK have developed the Plant-based diet index, which allows researchers to consistently analyse data from extensive epidemiological studies to narrow down plant foods associated with health benefits.

Unhealthy plant foods, including fruit juice, refined grains, sweets and desserts, were associated with a 32% increase in coronary heart disease, a 16% increase in type 2 diabetes and a 12% increase in all-cause mortality.

By comparison, a healthy plant-based diet was associated with a 25% decrease in coronary heart disease, a 34% decrease in type 2 diabetes and a 10% decrease in all-cause mortality.

More evidence to support the health benefits of a whole food, plant predominant diet, rich in whole grains, legumes, nuts, vegetables and fruits.



This article was written by Dr Andrea Matthews, ELIA Lifestyle Medicine Centre medical physician.

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1. Baden, M. Y., Liu, G., Satija, A., Li, Y., Sun, Q., Fung, T. T., Rimm, E. B., Willett, W. C., Hu, F. B., & Bhupathiraju, S. N. (2019). Changes in Plant-Based Diet Quality and Total and Cause-Specific Mortality. *Circulation*, 140(12), 979-991. <https://doi.org/10.1161/circulationaha.119.041014>
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3. Satija, A., Bhupathiraju, S. N., Rimm, E. B., Spiegelman, D., Chiuve, S. E., Borgi, L., Willett, W. C., Manson, J. E., Sun, Q., & Hu, F. B. (2016). Plant-Based Dietary Patterns and Incidence of Type 2 Diabetes in US Men and Women: Results from Three Prospective Cohort Studies. *PLOS Medicine*, 13(6), e1002039. <https://doi.org/10.1371/journal.pmed.1002039>
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5. Satija, A., Malik, V., Rimm, E. B., Sacks, F., Willett, W., & Hu, F. B. (2019). Changes in intake of plant-based diets and weight change: results from 3 prospective cohort studies. *The American Journal of Clinical Nutrition*, 110(3), 574-582. <https://doi.org/https://doi.org/10.1093/ajcn/nqz049>

Puzzles

Fruit Word Search

O B E R T N Y O N I T I U R F E P A R G
M T L U R I A R U O M U L B E R R Y C A
E A P R A C O T R Q L M B K U M Q U A T
L N A P L E B L U E B E R R Y E U L E O
P G O B D M K A S B B D M Y A G I A P C
P E R Y E U P V E T M P O R E M N C N I
A R M O M E L O N R W A S B E H C E Y R
E I L Q A C R C R O F I R A B T E B T P
N N A U N A B A N A N A Q N R E A O R A
I E F I G R O D V P N Y C A U T P W Y N
P F P R O S H O A P M G H R Q A M A L E
R U A N E C T R U L E L E M O N P I P R
A P N G A U I R G E G O R N M A R R E B
E I R E C V O N A T I N R E P R I A R E
P T P L I M A Y A W A R Y A M G E A S P
N O E K U M W U I P B U T I E E A W I G
T S M E L N Q K G L W E Q P U M P L M B
O N T E C O C O N U T A R A L O N E M A
R A V O L A R S E M E G A R C P A R O H
O G R A P O G M E D L E N W Y T O S N R

QUINCE	POMEGRANATE	FIG	CHERRY	APRICOT
MULBERRY	GRAPE	PEACH	BLUEBERRY	KIWI
	KUMQUAT	AVOCADO	POMELO	RASPBERRY
	PEAR	APPLE	WATERMELON	GUAVA
	LOQUAT	STRAWBERRY	PAPAYA	PINEAPPLE
	TANGERINE	PLUM	GRAPEFRUIT	MANGO
	BANANA	MELON	COCONUT	RAMBUTAN
		ORANGE	LEMON	PERSIMMON



Sudoku

5				8		2	
		7	5		2	8	1
		2	9				4
	2	4				3	8
			3	2	4		
3		6				4	7
	9				6	7	
7		3	2		8	9	
	6			9			5

4						3	7
		9		8			2
	5		3		2		6
6	9		7				5
		3				7	8
					5		
					6		3
		5		7	9		2
2	4					8	



All Adventist Primary School Classes

How does \$2,000 for your class or school sound?

In partnership with Adventist Schools Australia, ACA Health are happy to provide Adventist Primary Schools with the Live More Happy Kids Journal, as part of the 2024 Adventist Primary Schools Health Resource Competition.

In line with course requirements, final year Primary School teaching students at Avondale have prepared a health resource, Live More Happy Kids Journal, to educate primary aged children on the importance of health, happiness, and wellbeing.

WIN \$2,000

To promote health, happiness and fun, ACA Health is running a creative 'video competition'. Schools who use the Live More Happy Kids Journal, are invited to film their classroom activity (using mobile phone video) and submit their video to go in the running for \$2,000 in cash prizes.

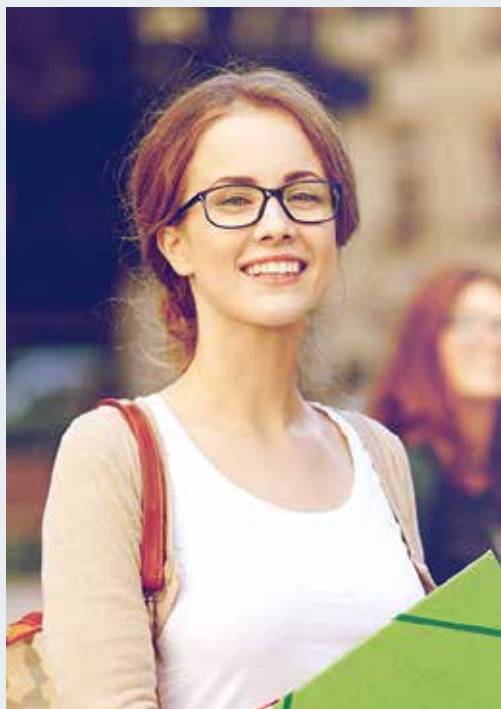
A **\$1,000 cash Judges Prize** will be awarded to the most creative video received.

A **\$1,000 cash Voters Prize** will be awarded to the video that receives the most votes via Facebook poll. ACA Health will post video entries on ACA Health's Facebook page so that students, teachers, parents, grandparents and other friends and family can vote for their favourite resource experience.

The competition commences on 4 March 2024 and concludes on 28 June 2024. All Adventist Primary School classes are eligible to enter. Email marketing@acahealth.com.au for more information or to enter.

Student Dependant Information

As the new tertiary year begins, we want to ensure that your student dependants remain covered on your membership. If they are aged 21 to 24, they are eligible for coverage 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 5 easy steps to update your details:

1. Login to Online Member Services via www.acahealth.com.au
2. Select 'My Account' from the left-hand menu
3. Scroll down to 'Student Dependant Status'
4. Complete the fields and upload proof of student status for the new student year
5. Click 'Submit'

If your child no longer qualifies as a student dependant, but you would like to keep them on your membership, you may wish to add Dependant Extension Cover to your policy*. To do this:

1. Login to Online Member Services via www.acahealth.com.au
2. Select 'My Cover' from the left-hand menu
3. Under 'review your cover via quick quote' select a Family/Single Parent Gold Hospital and Ancillary combined product.
4. In the Dependant Extension menu choose 'yes'
5. 'Click 'Submit'
6. 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.

For assistance, contact our Customer Service Team at [1300 368 390](tel:1300368390) or email info@acahealth.com.au

*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.

HICAPS Audiology Claims

Did you know that ACA Health supports audiology claims* (hearing tests by a registered practitioner) through the Health Industry Claims and Payments Service (HICAPS). HICAPS is an electronic health claims system that allows for easy and instant claiming for your health benefits. This means that you can conveniently access and claim audiology services by swiping your ACA Health membership card.



*Some audiology providers that use the new Trinity mobile terminal won't be able to process audiology claims until a HICAPS update in April.

Back to School Eye Test



With one in five Australian children having an undetected vision problem, ACA Health suggests including an eye test as part of your child's school checklist this year*

Good vision is essential for children's physical, social, behavioural, and educational development. 80% of all classroom learning is obtained through vision yet only 68% of parents have taken their child for an eye test.

For more information please call ACA Health's Customer Service Representatives on [1300 368 390](tel:1300368390)

* <https://goodvisionforlife.com.au>

Travel Insurance Now Available to ACA Health Members

Visit: acahealth.com.au/travel-insurance/