

New July 2024 Rebate Tiers - Time to Review

The Australian Government private health insurance rebate is aimed to assist with premium costs and encourage Australians to maintain private health coverage. This rebate is determined by income levels.

This year, the income thresholds for the rebate are set to rise. As a result, depending on your income, you may benefit from a higher rebate.

From 1 July 2024, the new income thresholds are as follows:

Rebate Tiers:	Base Tier	Tier 1	Tier 2	Tier 3
Singles	under \$97,000	\$97,001 to \$113,000	\$113,001 to \$151,000	over \$151,001
Family/Couples*	under \$194,000	\$194,001 to \$226,000	\$226,001 to \$302,000	over \$302,001
Aged under 65	24.608%	16.405%	8.202%	0%
Aged 65-69	28.710%	20.507%	12.303%	0%
Aged 70+	32.812%	24.608	16.405%	0%

**Single parents and couples (including de facto couples) are subject to family tiers. For families with children the Income thresholds are increased by \$1,500 for every child after the first.*

If you need to change your Rebate Tier, log onto your [Online Member Portal](#) at [acahealth.com.au](#), click 'My Account', scroll down to 'Current Rebate Tier', click on 'Apply for a New Rebate'. Information about your rebate will be displayed, make changes and click on 'Confirm'.



Tax Time - PHI Statements 2024

ACA Health now lodges information about your private health insurance premiums and private hospital cover with the ATO directly. This means you no longer receive your PHI Statement in the mail. When you lodge your tax return online using myTax or lodge using a registered tax agent, your health insurance details will be pre-filled.

If you lodge a paper tax return, contact ACA Health or login to the Online Member Portal* to get a PHI Statement, which is available now. If you have Lifetime Health Cover loading (LHC), your statement is also available on the portal.

It is important to complete the private health insurance section of your tax return as the ATO will need to assess your entitlement for a private health insurance rebate and the Medicare Levy Surcharge.

***NOTE: If you are unable to view your information, you may have a privacy setting applied. Please contact our customer service team on 1300 368 390**

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- Is Your Health Insurance Still Healthy? Time for a Check-up!

"For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future."

Jeremiah 29:11 (NIV)

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What would you like to read in *HealthWise*?

Send us your suggestions and questions

Email: info@acahealth.com.au

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Find us Online:

"ACA Health Benefits Fund"



From the Fund Manager

ACA Health is buzzing with excitement and new developments!

As I walked through the office one morning, I noticed an excited exchange between a couple of our customer service team members. One of them was thrilled to have received compliments on the back of an envelope. It was lovely to see the effect of kind words shared and the positive impact of this kind act.

In classrooms across the country, young minds are engaging with creativity as the Adventist Primary Schools Health Resource Competition gains momentum. Members are encouraged to vote for their favorite class or teacher's efforts via the ACA Health Facebook page when voting opens in September. This initiative not only educates students about health but also provides a platform for community recognition. I saw what it meant to get a kind message on the back of an envelope, so imagine the effect your vote can have on primary students and the teacher of that class.

ACA Health has launched a new comparison tool on the acahealth.com.au website, allowing prospective customers to easily compare ACA Health's policies with other available options. If ACA Health is the Fund for them, they can join risk free with ACA Health's 30-day cooling off period.

In addition, ACA Health has introduced a convenient digital option for members tired of carrying around a wallet full of plastic cards. The latest ACA Health App now features a QR code that can be scanned at providers with compatible terminals to lodge claims easily. See the QR Code Membership Card story on page 3.

Finally, ACA Health would like to grow its membership. If you are satisfied with the Fund or have good things to say about our staff, we'd love for you to share the love with your friends. And remember, kind words are always welcome, even on the back of an envelope... because we care.

Because we care...

Jody Burgoyne

Have Your Say - Member Survey Coming Soon

At ACA Health, your voice matters! This September, we're launching our member satisfaction survey. It's your chance to provide valuable feedback on the benefits and service we provide.

We're eager to hear your thoughts, experiences, and suggestions. Your feedback is invaluable in our journey of continuous improvement. Keep an eye out for the email in September.



A Members Health FUND ALLIANCE

ACA Health Benefits Fund is run for people, not profits

New QR Code Membership Card

Get ready for a revolution in convenience with ACA Health's latest mobile app update! We're thrilled to introduce a new **digital "Membership Card" with QR Code** feature, designed to make your healthcare experience smoother and more seamless than ever before.

Say Hello to Digital Claiming Convenience

With our new "Membership Card" feature, your ACA Health member card goes digital. Simply update your ACA Health Mobile app to access this exciting feature. Once updated, you can generate a QR code directly within the app that serves as a digital representation of your member card.

Universally Accessible

No matter what phone you use – whether it's an iPhone or an Android – if you can install our mobile app, you're good to go. This new feature is universally compatible, ensuring all ACA Health members can take advantage of this convenient digital feature.

Scan and Go at Your Favorite Providers

When you visit your ancillary providers such as dentists, physiotherapists, or optometrists, claiming is as easy as scanning a QR code. Our new feature works seamlessly with HICAPS Trinity terminals, allowing you to simply open the ACA Health Mobile App, navigate to the "Membership Card" screen, and point the QR code at the terminal – much like scanning a QR code to get on a flight or enter an event. Healthcare providers using HealthPoint, as opposed to HICAPS, will still require members to present a physical card.

Why Switch to Digital?

- **No More Physical Cards:** Forget the stress of remembering to bring your physical card to appointments.
- **Durability:** Unlike physical cards, QR codes don't wear out or get damaged, and they can't be lost or misplaced.
- **Simple and Fast:** Scanning a QR code is fast, convenient and is easier than swiping a magnetic stripe card, saving you time and making life easier

Update your app today and enjoy the ease and efficiency of this new feature, designed to streamline the claims and payments process for ACA Health members.



How to Get Started

UPDATE YOUR APP:

Ensure your ACA Health Mobile app is updated to the latest version.



NAVIGATE TO "Membership Card":

Open the app and find the new "Membership Card" page.



GENERATE YOUR QR CODE:

Your digital member card is ready to be scanned at any HICAPS provider.

Product Update - New Excess Options

ACA Health is excited to announce new excess options for our Silver Plus and Bronze Essentials Hospital covers. We have introduced \$500 and \$750 excess choices to provide you with more flexibility, greater affordability, and potential savings on your health insurance.

Our Silver Plus Hospital cover now offers the option of a \$500 or \$750 excess, giving you comprehensive coverage just short of Gold, but with more control over your premium cost.

For those seeking less coverage, our Bronze Essentials Hospital cover also now comes with \$500 and \$750 excess options. This allows you to maintain essential hospital coverage while reducing your premium further.

By opting for a lower excess, you'll pay less upfront when you need hospital treatment compared to higher excess options. If you anticipate needing hospital services more often, a lower excess can save you money in the long run.

By opting for a higher excess, you may be able to lower your premium payments while still maintaining valuable hospital cover. Choosing a higher excess means you'll pay more if you need to go to hospital, but you'll enjoy a lower premium. It's all about finding the right balance for your circumstances and budget.

Visit www.acahealth.com.au/brochures-forms for details.

Your Guide to Smarter Healthcare Choices

The Department of Health and Aged Care has launched a national information campaign to encourage Australians to use the **Medical Costs Finder** when planning for private specialist care.

The Medical Costs Finder website medicalcostsfinder.health.gov.au is an initiative of the Australian Government to help patients find and understand the typical costs for common private health procedures and avoid surprises when getting billed.

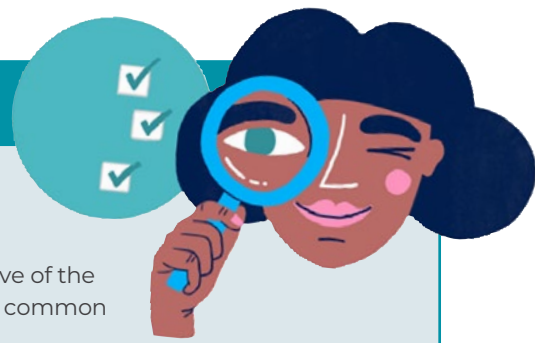
The website can help you find and understand the typical costs for common private health treatments in different locations across Australia and provides tips to confidently discuss medical costs with a specialist.

Some of the resource guides available include:

- **So you need to see a specialist?** The journey to private specialist treatment. The steps to take, the choices to make and the information you need.
- **A guide to out-of-pocket medical costs** - helping you plan for the cost of medical treatment
- **A guide for patients - choosing a specialist** - a fact sheet to assist before you engage in medical specialist care.

The Medical Costs Finder provides clear, accessible cost information, to help you make smarter healthcare choices, plan your finances better, and engage in more informed discussions with your healthcare providers.

We encourage ACA Health members to explore the website today at medicalcostsfinder.health.gov.au and take control of your healthcare journey with confidence.



ACA Health Partnership with Avondale Students Leads the Way in Health Education

Each year, ACA Health partners with Avondale University teaching students to create educational resources for Adventist Primary School children. During March and April this year, Avondale students channelled their creativity into developing resources on the topic of 'Caring for your teeth and going to the dentist'.

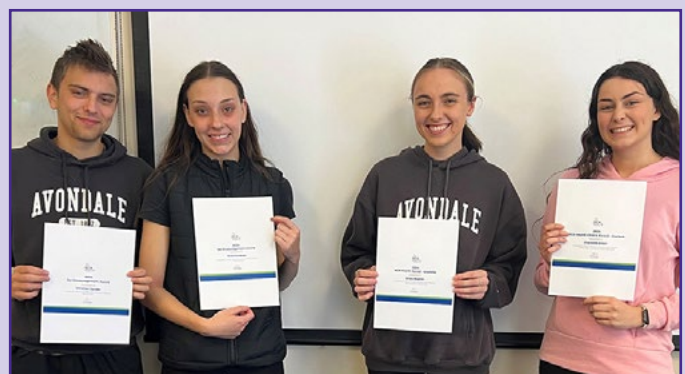
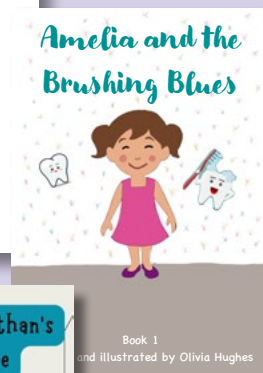
As a promoter of health and wellbeing, ACA Health is committed to contributing to children's education on the importance of caring for your teeth and going to the dentist from an early age. We were thrilled to review dozens of creative and diverse entries this year, including activity books, songs, and story and picture books.

The resources are judged on various criteria including originality, creativity of the content, and the depth of research and application.

These educational resources highlight the benefits of dental care, emphasizing that going to the dentist is not scary and should be a regular routine for all kids.

This initiative extends beyond dental education. Over the years, we've explored various health-centric topics, from the impact of too much screen time to the benefits of drinking more water. We've covered the importance of packing a healthy lunchbox, understanding the impact of cyberbullying on physical and emotional health, to decoding the mysteries of sugar's effects on the body. The winning educational resources are professionally printed and distributed to all Adventist Primary Schools across Australia.

Copies of the resources can be downloaded from www.acahealth.com.au or contact us at marketing@acahealth.com.au and we will happily send you one.



The winning students from left to right: Christian Jacobs, Breanna Boyd, Olivia Hughes and Chantelle Green.

Puzzles

Healthy Greens



Sudoku

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

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

1. artichoke 2. squash 3. broccoli 4. cauliflower 5. cucumber 6. zucchini 7. asparagus 8. avocado 9. cabbage 10. peas 11. beans 12. sprouts

How does \$2,000 for your Primary School Class Sound?

ENTER NOW

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

The health resource journals provided to Adventist Primary Schools are designed to equip primary aged children with the skills to live a happy life. The Live More Happy Kids Journal is based on the work of Dr Darren Morton.

WIN \$2,000

To promote health, happiness and fun, ACA Health is running a creative 'video competition'. Primary 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. This year we are doubling the prize money!

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

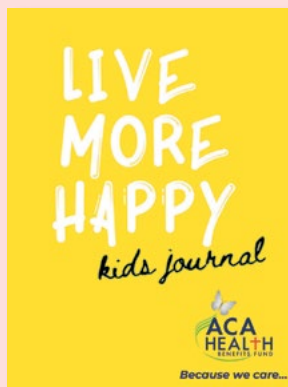
A \$1,000 cash Voters Prize will be awarded to the video that receives the most votes via Facebook poll. ACA Health will post video entries on ACA Health's Facebook page so that students, teachers, parents, grandparents and other friends and family, including ACA Health members, can vote for their favourite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

Last year's competition winners, Brisbane Adventist College, were very appreciative of the prize money. Year 2 Primary Teacher, Leanne Weir, said, "We had a huge need, as our school chose to implement a new infant literacy program from Prep to Year 2 during 2023, and we were short on funds to get the additional resources. This prize money enabled us to purchase some additional decodable reading kits to expand our program in this area."

What will your class or school do with the prize money? This year, all entries have double the chance of winning!

To be in the running to win, videos must be submitted by 23 August 2024. All Adventist Primary School classes are eligible to enter. Email marketing@acahealth.com.au for more information or to enter.

Time is running out. Encourage your local school to enter today and be sure to vote for them during September via ACA Health's Facebook page.



Is Your Health Insurance Still Healthy? Time for a Check-up!

If you've reached one of these milestones, it's time to conduct a check-up on your ACA Health policy:

21

Dependants Turning 21: children can remain on your family cover at no extra cost after age 21 if they are:

- A full-time student at a school, college or university
- Between 21-24 years of age
- Not earning more than \$20,000 gross per annum
- Not married / de facto partner

Action Item - TO DO: Complete a Student Dependent Declaration each year to ensure continued coverage.

25

Dependants Turning 25: once your adult child turns 25, they no longer qualify as a student dependant.

Action Item - TO DO: Add Dependant Extension Cover* to keep them on your policy, or use the new quote tool at <https://acahealth.com.au/choosing-the-right-cover/> to find the right ACA Health policy for them.

31

Turning 31: under the Federal Government Lifetime Health Cover (LHC) initiative, Health Funds are required to charge 2% extra on top of the normal premiums for every year you are aged over 30 when you first take out hospital cover. So someone joining at age 40 will pay 20% more on their hospital premiums every year, than someone who joins before turning 31.

Action Item - TO DO: Remind 30-year-olds to use the new quote tool at <https://acahealth.com.au/choosing-the-right-cover/> to find the right ACA Health policy for them and get great coverage before the LHC applies.



Getting Married: Couples or family cover can streamline paperwork and mutual information access for you and your spouse.

Action Item - TO DO: Consider transitioning to Gold Deluxe or Gold Private Hospital family cover 12 months before starting a family to ensure any waiting periods are served.



Having a Baby: ACA Health's Gold Deluxe and Gold Private Hospital policies cover obstetrics (pregnancy).

Action Item - TO DO: Transition to Gold Deluxe or Gold Private Hospital family cover 12 months before starting a family to ensure the waiting periods are served. You need family cover at least 2 months before the baby is born to serve the waiting period to provide immediate cover for your newborn.



High-Income Earner: Singles earning over \$97,000 or families/couples with combined taxable income over \$194,000 may face an additional Medicare Levy Surcharge if they don't have private hospital cover.

Action Item - TO DO: Use the new quote tool at <https://acahealth.com.au/choosing-the-right-cover/> to find the right ACA Health policy to avoid paying the Medicare Levy Surcharge.



Aging and Retirement: New life stages mean you may need coverage for treatments like hip replacements or cataract surgeries. A policy review can ensure you're prepared for these potential needs.

Action Item - TO DO: Consider transitioning to Gold Deluxe or Gold Private Hospital policy for the most comprehensive cover available.



Health Condition Changes: If you are diagnosed with a new health condition, your current policy might not cover all necessary treatments. Upgrading your policy can help cover costs, provide more hospital and doctor choices, and potentially reduce waiting times for treatment.

Action Item - TO DO: Upgrade your cover to ensure waiting periods are served. Remember there is a 12-month waiting period on any Pre-Existing Conditions.

By conducting a regular check-up on your health insurance, you ensure it remains as healthy as you aspire to be, providing the right coverage for the right stage of your life.

Contact our [Customer Service Team on 1300 368 390](tel:1300368390) or email info@acahealth.com.au to ensure you get the appropriate coverage.

*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.