

Premium Reductions and Necessary Adjustments

This year's annual premium review is a little mixed. In a positive move that's rare in today's health fund landscape, we're thrilled to announce that ACA Health is able to reduce premiums on several policies. However, we also need to make some necessary adjustments to other policies to ensure sustainable coverage for our members.

The Good News First! We're pleased to announce premium reductions for members with:

- Silver Private Hospital 500
- Silver Private Hospital 750
- Bronze Essentials Hospital 500 (NSW/ACT residents)
- Bronze Essentials Hospital 750
- Basic Hospital

These reductions reflect our ongoing commitment to providing value where possible. As a not-for-profit health fund, we're constantly working to balance quality cover with affordability. While we've managed to reduce prices on many policies, the following policies will see increases to maintain their comprehensive benefits:

- Gold Deluxe Hospital
- Gold Private Hospital
- Bronze Essentials Hospital 500 (non-NSW residents)
- Complete Ancillary
- Ancillary Lite

These adjustments reflect the broader healthcare environment, including rising treatment costs and increased member usage of services. If you'd like to lock in last year's pricing, you can prepay for up to 2 years in advance before 31st March. As you may know, we've traditionally maintained national pricing to support our Adventist employees who move between states (e.g. change Conferences). However, to offer the most competitive rates possible, for the very first time, ACA Health is introducing state-based pricing for Bronze Essentials 500 and 750 policies. This means members with these policies will have different rates based on whether they live in NSW or other states. If you relocate across NSW/ACT state borders, your premium will change accordingly.



Working Together to Control Costs

According to the results of our latest member survey (see page 3), we are pleased to learn that 9 out of 10 ACA Health members would recommend ACA Health to their family and friends. Thank you. We would like to now ask you to recommend ACA Health to those around you (nominated volunteers at church or work colleagues in Adventist employment). Your recommendations help keep premiums competitive, as a larger membership base helps spread administrative costs more effectively. While we work hard to keep expenses down, some compliance costs are unavoidable - that's why growing our membership can help.

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May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.

Romans 15:13

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From the Fund Manager

Recently there has been a lot of conversation about contracting so I thought it would be timely to share a few simple thoughts. Australia has one of the best Health Systems in the world. It is ACA Health's objective to provide our members with choice. How does a Fund achieve this? Contracting.

ACA Health is part of the Australian Health Service Alliance (AHSA) which is a not-for profit organisation whose primary purpose is to provide services for its participating health funds. Amongst the suite of management services provided by the AHSA is the management of provider relationships and the negotiation of contracts.

Hospital agreements matter to members because they are the way out-of-pocket costs are minimised or eliminated. Hospital agreements support the facility, its employees, and the quality of the care they provide to patients. With over 90c in every \$1 of contributions paid to health funds being paid in benefits, the price negotiated in these agreements directly affects the price of private health insurance. Getting the balance right is critical.

If an out of contract situation occurs, Funds are required to write to members who use the hospital or who live in the hospital's catchment. All existing agreements between ACA Health and private hospitals include protections for patients called transitional provisions. For example, these provisions ensure that patients prebooked into the hospital before the contract termination date would continue to be treated and charged under the old contract. Information about applicable transitional arrangements would be included in any communication to members.

Finally, as outlined on the ombudsman.gov.au website "The Private Health Insurance Ombudsman has legislative power to invite or require health insurers and healthcare providers to attend formal mediation, in order to resolve disputes that may affect consumers' rights and entitlements under their private health insurance cover. These disputes usually occur when there is disagreement between parties about the renewal of a Hospital Agreement." I hope this very simple overview of contracting helps to answer any questions you may have. For details about the current Healthscope Group issue, refer to page 4.

Because we care...

Jody Burgoyne

Notify Us of Dependant Changes



Children are considered dependent until the age of 21, or 25 if they are an unmarried full-time student and earning less than \$20,000 per year.



If your dependant aged 21+ stops studying, goes to part-time study, gets married, or starts earning over the tax-free threshold, you need to tell us in writing as they can no longer be covered under your standard family membership.



If you have a dependant that isn't studying and is between 21-30, we have an extension product for you to consider that allows them to remain on your membership.



Dependants who are leaving study should consider taking out cover. *Ask us about our promotional offer for dependants coming off their parent's policy.*

ACA Health Members Give The Fund Top Marks

We're thrilled to share some remarkable news from our recent member satisfaction survey, and we couldn't have achieved these outstanding results without you. Your feedback has placed ACA Health among the top performers in the private health insurance sector, and we couldn't be more grateful for your continued trust and support.

In partnership with Ipsos, one of Australia's leading research firms, we recently conducted a comprehensive survey alongside other Members Health Fund Alliance funds. With over 700 ACA Health members participating, your responses have painted a picture of excellence that makes us feel great and motivates us to serve you.

92% of members expressed satisfaction with their ACA Health coverage

This result exceeds the industry benchmark of 87% and places ACA Health 4th among 14 health funds, with an outstanding average satisfaction score of 8.7.

What truly sets ACA Health ahead of the rest?

You've ranked us #1 in hospital claims processing, with a 91% satisfaction rate. The same exceptional score was achieved for both our information clarity and comprehensiveness, demonstrating our commitment to keeping you well-informed about your health coverage.

91% of members would recommend ACA Health to their friends and family

A reflection of the trust you place in us and the value we provide to the Adventist community is demonstrated when you recommend ACA Health to your loved ones and colleagues.

To everyone who took the time to participate in this survey - thank you! Your feedback helps us continue to enhance our services and maintain the high standards you've come to expect from ACA Health.

We remain committed to providing you with exceptional service and value, ensuring that your health coverage continues to exceed your expectations.

Your health is our priority, and your satisfaction is our success.

Intern Today, Industry Professional Tomorrow

What began as an internship at ACA Health has evolved into an exciting career journey for John Fui, a recent Avondale University graduate (Accounting and Marketing). After completing his impactful internship at ACA Health in January 2025, John has stepped into a role as Assistant Accountant at the South Pacific Division (SPD) of the Seventh-day Adventist Church.

Throughout his time at ACA Health, John proved how practical work experience enriches academic studies. "When my lecturer said something, I could say, 'I know this - I've done this at work,'" John reflected. His dynamic role, while focussing on accounting, also encompassed marketing and sales, while building valuable relationships with Fund members.

The success story of Avondale graduates at ACA Health runs deep. Fund Manager, Jody Burgoyne, and Operations Manager, Nerolie Faull, both Avondale alumni, demonstrate the strong partnership between ACA Health and the university. "John brought enthusiasm and capability to every task," Jody shared. "His willingness to embrace any challenge with a smile made him an invaluable team member."

Looking to follow in these footsteps? ACA Health continues to offer enriching internship opportunities for accounting students. We encourage both parents and students to connect with Avondale lecturers to explore these career-launching possibilities.



Travel Insurance Is Available to ACA Health Members
Visit: <https://acahealth.com.au/travel-insurance>

Private Hospital Benefits at the Healthscope Group



Private Hospital Benefits at the Healthscope Group

ACA Health is committed to providing members with quality private hospital cover options. Through our partnership with the Australian Health Service Alliance (AHSa), we have agreements with over 480 private hospitals nationwide. Regrettably, AHSa and the Healthscope Group of Hospitals (owned by North American private equity firm Brookfield), have been unable to reach terms for a new agreement. As a result, the current agreement will terminate on 4th March 2025. While the parties are still in discussion and are optimistic of a positive result prior to this date, it is important to understand the following.

ACA Health transitional arrangements

- Treatments that began before 4th March: The old contract applies for the entire admission
- Procedures pre-booked before 4th March: Covered under the old contract
- Maternity bookings made before March: Old contract applies for 9 months from 4th March
- Ongoing treatments (e.g. chemotherapy, dialysis, rehabilitation): Old contract continues for 6 months after 4th March
- Emergency admissions*: Old contract applies for 3 months from 4th March.

What happens if you go to a Healthscope hospital after 4th March 2025?

The Fund pays second tier default rates, and the hospitals can charge out of pocket amounts to patients that cannot be claimed. It's crucial to obtain a quote from the hospital and discuss options with your surgeon before booking.

While we understand the importance of accessing Healthscope hospitals, it is also important to ensure private health insurance remains affordable. We hope negotiations will resume in the future. For any concerns or assistance, please contact our Customer Service Team on 1500 368 390. Information is current and correct at time of writing on 25 February 2025.

*A list of our contracted hospitals and a definition of emergency treatments is available on our website:

<https://acahealth.com.au/wp-content/uploads/2025/02/Healthscope-letter-hospital-list-and-alternatives.pdf>

Alongside 25 like-minded not-for-profit funds, with over 5 million health insurance policy holders, that exist to deliver the best possible service and benefits to you the member.



**A Members
Health** FUND ALLIANCE

**ACA Health Benefits Fund
is run for people, not for profits**

Putting Your Smile First

We're pleased to highlight the exceptional dental coverage ACA Health offers. It's designed with your oral health and financial well-being in mind.

Did you know that our dental benefits are among the most generous in the industry? ACA Health has future proofed the individual benefits by having large individual ADA (dental) item number benefits. When comparing Funds for example, think about getting \$26 back instead of 80% of the cost maximum of \$100. Some Funds say they have unlimited dental but their individual item limits means that you get less back. With ACA Health, you could potentially get more back depending on the fixed benefit amount for that item.

Freedom to choose, freedom to smile

We believe in empowering our members. That's why we don't restrict you to specific providers. You have the freedom to choose your preferred dentist, ensuring you receive care from someone you trust.

Your health, our priority

As a member-owned fund, every decision we make is with your best interests at heart. Our 92% member satisfaction rate speaks volumes about our commitment to your health and happiness. Remember, when you choose ACA Health, you're not just a policyholder – you're part of our family.

Simple, instant claiming

Instant claim processing is available via 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. Conveniently access and claim dental services by swiping your membership card or use the QR code on the ACA Health app.

Alternatively, use the mobile app and online portal, to submit claims quickly and easily, getting your benefits back in your pocket faster.

At ACA Health, we're not just protecting teeth – we're nurturing your confidence, health, and future, one smile at a time.



Try the new QR code on your mobile app instead of using your membership card

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

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

LHC Lifetime Health Cover Levy

What is Lifetime Health Cover Levy?

If you are joining hospital cover for the first time after the age of 31 this applies to you!

Under the Federal Government Lifetime Health Cover (LHC) initiative, Health Funds are required to charge people 2% extra on top of the normal premiums for every year they are aged over 30 when they 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 age 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 years. A lower loading may apply for new migrants or persons who have been overseas for extended periods. For more details visit privatehealth.gov.au or contact us.

Grow The Fund To Save - 91% of Members Would Recommend ACA Health

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 new excess options for Silver and Bronze, 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 (see page 3).

Did you know that there are lots of people who could belong to ACA Health? They just don't know it. Eligibility to join ACA Health is anyone who has ever been:

- A **Local Church Officer (LCO)** and their immediate family. This is anyone who has ever held a nominating committee position at an Adventist Church
- An **Adventist Entity employee** and their immediate family

BUT eligibility doesn't stop there. If the person is a parent, sibling, child, or grandchild of the **LCO** they can also join, and if the person is a parent, sibling, child, or grandchild of the **employee** then they can join too.

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 or quote**. Eligible members can simply visit ACA Health's website <https://acahealth.com.au/choosing-the-right-cover> or call us on 1300 368 390.
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

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