

HealthWise

August 2009



ACA Health's customer satisfaction reaches record high

ACA Health was awarded runner-up for the gold award at the recent Annual HIRMAA Customer Satisfaction Awards evening.

HIRMAA, the peak industry body for 16 Australian restricted access and regional private health funds, gives recognition to the funds that have showed outstanding results in their annual customer satisfaction research.

More than 97% of respondents were satisfied with ACA Health's products and services, with many also providing positive suggestions for the future. The fund's calculated satisfaction index rating was 83.7%

Thank you to all of you who gave us your feedback. We encourage you to use the survey to make suggestions for the future and give feedback on your service experience.

See page 3 for more about the customer satisfaction results...



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 - Order your free kids book & dvd



From the Manager *Jody says...*

Postal Address:

Locked Bag 2014
Wahroonga, NSW 2076
Australia

Office:

146 Fox Valley Rd
Wahroonga, NSW 2076
Australia

Call 1300 368 390

Fax: 02 9847 3357

Web: www.acahealth.com.au

Email: acahbf.info@acahealth.com.au

Office hours

Mon-Thurs 9am - 5pm
Fridays 9am - 12:15pm

Your ACA Health Team

Manager

Jody Burgoyne

Finance & Operations

Janette Taylor

Assistant Accountant

John Pearce

Administrative Assistant

Lisa Callipari

Marketing & Membership

Alexandra Davison

Membership

Betty Jakovac

Claims

Barbara Charlton

Fay Olsen

Lyndal Hay

Thank you once again to all who completed the customer feedback survey earlier this year. I was pleased to see such an outstanding result and hope we can improve on this even more in 2010. We would like to see even more respondents for next year's survey, so please look out for it in early 2010 and spread the word to your colleagues.

Some of you may be concerned by the impact of the Government Budget changes to the 30% rebate. The proposed changes require government approval to become legislation and do not become effective until July 2010, so it is important to know that there is **no change**

to your current arrangements. It will not directly affect you until the 2010/2011 financial year. If the legislation is passed, the 30% rebate will still be available for all singles earning up to \$75,000 and all couples earning up to \$150,000 per year. Look out for more information about this in the next edition of *HealthWise*.

Last year I mentioned we were looking into offering benefits for preventative health as part of a chronic disease management program. Living with and managing a chronic disease is difficult and we'd like to offer assistance to our members who are facing this challenge. Shortly, some of

you will receive an invitation in the mail to participate in "Strive for Health" a telephone based Chronic Disease Management Program. If you receive an invitation please give this offer careful consideration, and contact our customer service team if you have any questions. I hope this assistance will offer you the support needed to live a more carefree, healthy life.



Jody Burgoyne
Manager

Feedback Survey... WINNER DRAWN!

To say thanks for your feedback, we ran a competition for all members who participated in the online survey in February this year.

Congratulations to our winner of **two months FREE membership...**

Mrs Sue Price of Sydney, New South Wales!

Sue is planning to use the money she saved on her membership towards either a new appliance in the kitchen or as extra spending money while travelling with her family overseas. Good timing indeed!

We hope you enjoy your prize Sue and wish you all the best with your travels.



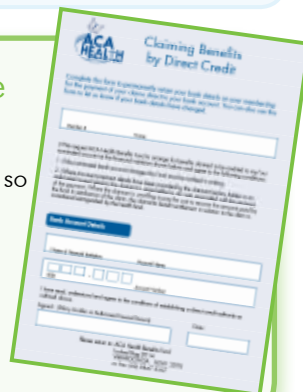
Didn't hear about the survey?

Register your membership for Online Member Services and ensure your email is up to date. Look out for your personal email invitation to participate in the Online Customer Feedback Survey in February 2010. Your feedback will directly influence our decision making, changes and improvements, so hearing your opinion is very important to us.

Receive paid benefits faster by completing the Direct Credit Authority Form

- ✓ We can store details for one bank account on your membership so that you don't need to give us these details every time you claim
- ✓ If on occasion you would like benefits to be paid to a different account to the one stored on your membership, we can do this as long as these bank details are on the claim form.

Download this form from www.acahealth.com.au or call 1300 368 390 to request a copy.



Have a Q?

Tell us your story!

If you think your story could help someone else or you have questions that you think others might also be asking, we'd like to share it in *HealthWise*. Email any stories or suggestions to: alexdavison@acahealth.com.au

continued from page 1... Feedback Survey Results 2009

This year was our best result so far with the number of respondents increased from our 2008 results. Every year we are pleased to hear what we do well, and how we can improve our services. Below we have outlined some important points that came from the survey and how we are addressing these to better meet your needs.

What we learnt from you	What we're doing about it	What you can do to help
Your claims processing time is important to you	<ul style="list-style-type: none"> Processing your claims within 3-5 working days is our first priority. To help you have claims paid into your account more quickly we also introduced an extra payment run each week from 01/07/09. 	<ul style="list-style-type: none"> Call us to check you can claim and ensure all required information has been provided on the claim form before posting to avoid processing delays Don't forget to factor in the time it takes to arrive in the mail!
You would like us to communicate with you more by email	<ul style="list-style-type: none"> We're currently working hard to produce an email version of this newsletter, so that you can choose how you would like to receive it, electronically or by mail or both! We're also working to enable more online features of our Online Member Services function 	<ul style="list-style-type: none"> Register your membership for Online Member Services access Provide us with your email details so we can keep you informed
You love claiming electronically at the time of service, however can't do this with provider's who use IBA (the alternative to HICAPS)	<ul style="list-style-type: none"> We're working towards introducing IBA claiming soon We will continue to encourage more providers to make use of electronic claiming 	<ul style="list-style-type: none"> Ask your health care provider if they offer electronic claiming
You would like to use the website more and be able to check when your benefits are used	<ul style="list-style-type: none"> Improvements to the website and Online Member Services are in progress. By the end of this year you should be able to check your benefit usage (limits) online. 	<ul style="list-style-type: none"> Register for Online Member Services Call or email us to check your benefit usage (limit) before attending a health appointment
You would like cheaper glasses	<ul style="list-style-type: none"> We have entered into an arrangement with Luxottica to offer you significant discounts on your optical needs. Please see page 4 for more info. 	<ul style="list-style-type: none"> Remember to take your ACA Health membership card with you to show your eligibility for discounts
Although most are happy with the cover options available some would like; <ul style="list-style-type: none"> a cheaper hospital product alternative a cover option for adult children who are not studying fulltime but still dependant 	<ul style="list-style-type: none"> We are currently looking at a lower cost hospital product and a "dependant extension" product (dependent upon a change to the Private Health Insurance Act 2007). We aim to have these new products ready for release in 2010. 	<ul style="list-style-type: none"> Look out for the introduction of these new products in future <i>HealthWise</i> newsletters

Survey Q & A

Does ACA Health pay fees to directors?

No, ACA Health does not pay fees to directors on the Board.

Why was Funeral Cover removed from Complete Ancillary?

ACA Health maintained funeral cover until the government clarified that it was not considered part of Private Health Insurance but rather general insurance. When this decision was passed it was removed from the Complete Ancillary cover for new members, however existing members who have not changed their cover can still claim the funeral benefit.

Why doesn't ACA Health pay benefits towards Laser Eye Surgery?

The Federal Government in discussion with medical health practitioners have determined that laser eye surgery falls into the category of cosmetic surgery, meaning it is not medically necessary. Cosmetic surgery is excluded from ACA Health's policies. In the future this surgery is no longer considered cosmetic then ACA Health would provide coverage for it.

How can I use my cover better?

Our assessors, from their experience, put together the 'Tips & Tricks' section in the *HealthWise* newsletter to help you get the most from your cover. If you have particular questions, please call us on 1300 368 390 (local call cost). We're here to help you.

What do I claim from Medicare and what from ACA Health?

Medicare and ACA Health work together in many instances. The reverse side of the claim form explains the rule of thumb to follow to have your claims processed as quickly as possible. If you're still not sure, call us and we'd be happy to explain the process in more detail.

Why can't I access my spouse/partner or dependants claiming information?

Our ACA Health customer service team are committed to protecting the privacy of all individuals both online and when discussing your membership on the telephone in accordance with the National Privacy Principles and the Privacy Act. This means that if you are the Policy Holder you cannot automatically access claiming information of dependants (including your spouse or children over 13) on your membership without their signed authority. To access their claims history online contact us to request the Online Member Services Privacy Consent form for them to sign. Alternatively, have them sign the Request for Claims History form to receive a hard copy. This form is also available at www.acahealth.com.au.

If you are a partner or spouse on the membership you cannot make changes to the membership or receive paid claims independently without the Policy Holder's written authority. If you'd like to authorise your spouse/partner to make changes to the membership, read on to see how it works...

Do I have the authority to make changes to the policy?

ACA Health has one policy holder per policy/membership. This is usually the person on the membership who completed the paperwork to take out the policy, or was eligible to join the fund (under ACA Health's restricted access criteria). We direct all written correspondence to the policy holder.

ACA Health also receives all instruction about the policy such as claims, and changes to the cover or personal details from the policy holder.

If I'm not the policy holder, how can I have authority to make these changes?

The policy holder can make arrangements with the fund for another person to act independently on the policy. This is done by completing an authority in writing (Authorised Benefit Recipient form) or can be selected on the application form when joining.

It may be useful, especially if you are admitted to hospital, to authorise someone who is not on your membership to ask questions about your cover or make changes to the policy on your behalf. If you would like to do this, please contact us to request the Member Assistance form.

Where arrangements have been made to allow an insured person to claim independently this arrangement will continue until the fund has been informed in writing, by the policy holder that the arrangement is to cease.



"I'm here to help!"

Claiming Tips & Tricks...did you know?

Optical benefits can be claimed for lenses, repairs and contact lenses as well as frames

With Complete Ancillary you can claim two frames every two calendar years. This means you can claim two frames in one year (such as your prescription glasses and sunglasses) and skip the next year, or claim just one pair of frames each year.

Remember if you have already claimed your frames allowance, you can still claim replacement lenses, repairs or contact lenses up to the \$400 annual optical limit* to maximise your benefits.

Physiotherapy, psychology, and podiatry can be claimed from Medicare or ACA Health, but not both

Maximise your benefits by claiming from Medicare until you have received your full entitlement. Then submit any further claims to ACA Health.

Remember ACA Health cannot pay benefits on accounts that include a Medicare item number. If you've used your Medicare entitlement and are claiming from ACA Health, ensure you get an account from your provider that does not include a Medicare item number.

*Please refer to your product Benefit Guide for benefits, annual and lifetime limits.

Want cheaper glasses?

ACA Health has entered a special agreement with the Luxottica Group to offer members with **Complete Ancillary** or **Ancillary lite** cover significant discounts at OPSM, Laubman & Pank and Budget Eyewear optical retail stores*.

How does it work?

Just swipe your card, or ask the shop assistant to contact us to confirm you are eligible to receive the special offer.

If you have reached your limit for the year – it doesn't matter! This offer is independent of your optical benefits and limits, so as long as you have an ancillary cover you can still receive these great discounts anytime, all year round!

Don't wear glasses or contact lenses?

The discount is available on prescription and non-prescription items, so if you don't normally wear glasses, you can receive discounts on your sunglasses too!

What items does the special offer apply to:

23% off all glasses frames purchased at retail stores (excl. Chanel, Bvlgari & Tiffany & Co. brands)

23% off all lenses and lense add-ons

15% off all contact lenses

FREE delivery for all OPSM Direct online purchases within Australia

*This offer is only available at OPSM, Laubman & Pank and Budget Eyewear stores to members holding Complete Ancillary or Ancillary Lite cover. The offer is not compulsory, members are free to continue to shop at their preferred optical outlet.

Save 23%
on glasses & lenses

Save 15%
on contact lenses

budgeteyewear

Laubman & Pank
the eye people

OPSM
confidence guaranteed

Where's Alex?

July & August
July

July - SA & NSW
August - NSW

If you'd like Alex to drop by your Adventist workplace, ask your employer to contact us

Changes to the Team

Welcome Lisa!

Lisa Callipari, a Sydney local joins us from the retail sector. She's experienced in customer service and joins our membership team while also assisting our Manager, Jody and the Sustentation (Retirement Fund) team.



Farewell Linda

Linda Thomas, who has been with us for 5yrs has accepted a transfer to the Adventist Media Network. A faithful worker, and ever present support to the team, she will be greatly missed. We wish you all the best and God's blessings in your new role.



ACA Health sponsors Avondale College health project competition

Billy the Vegetarian teaches the zoo animals about vegetarianism, while two excitable pigs become celebrities when they lead the farm animals to go on strike. Each year ACA Health supports final year Avondale College education students in a health related project. This year, they developed resources to teach primary aged kids about healthy eating and vegetarianism. Kate Schofield, Kristy Heikkonen and Hannah Mansfield created the dvd "The Vege gives you the Edge" and won \$200 for their great work, while Kylie Blagden the author of "Billy the Vegetarian" received \$100 for best individual effort.

Order now!

Email or call us to order your FREE kids book and/or dvd!



ACA Health Benefits Fund is a restricted access, registered Health Fund operated by ACA Health Benefits Fund Limited. For the community of Seventh-day Adventist Church employees, we aim to provide the freedom to live a life with vitality and the assurance of knowing your health needs will be taken care of...because we care.