

GU Health's Reform Changes

GU Health plans are changing following Private Health Insurance reforms introduced by the Australian Government. Please read this fact sheet for more details.

The Minister for Health released the details of a series of reforms to private health insurance in July 2018 to come into effect 1 April 2019. These reforms are designed to improve the affordability of private health insurance, enhance the visibility of out-of-pocket costs for members, and make private health insurance easier for Australians to understand. Some reforms are mandatory and others optional for health funds. Below is a list of the reforms that GU Health will be implementing from 1 April 2019. Please note that GU Health will not be implementing a series of reforms that are considered optional for health insurers including discounts for 18-29 year olds and increasing voluntary maximum excess levels.

While these reforms are mandatory for resident health covers, we believe for consistency and transparency our non-resident covers would benefit from these changes. All of GU Health's non-resident covers continue to meet Visa requirements. We will therefore be applying these reforms to non-resident covers from 1 April 2019.

We know health insurance can be confusing and change can be unsettling, so the aim of this fact sheet is to help explain each reform and – more importantly – how it applies to you.

Introducing new product tiers and clinical categories

The Australian Government is introducing two new reforms that impact the services covered by hospital cover and how this information is presented to you. The first reform introduces mandatory product tiers for hospital cover. Private Health insurers must ensure their hospital policies fall into one of four tiers: Gold, Silver, Bronze or Basic. Each product tier has a minimum list of services that must be included. This reform is designed to reduce the confusion you may face when you choose a cover and want to compare it to others.

The second reform introduces standard clinical definitions. These definitions will replace existing hospital inclusion and exclusion descriptions which vary between health insurers. For example, Major Eye services will be replaced by two clear categories being Eyes (not cataracts) and Cataracts. Further, all MBS items will be mapped by the Department of Health to each of the clinical definitions ensuring an industry-wide consistency of coverage. This will provide more certainty about the hospital services you are covered for especially if you transfer from one health insurer to another.

How does it affect me?

Several of our hospital products will be changing from 1 April 2019. It is important that you familiarise yourself with any new inclusions or exclusions that may affect you. Member communication packs will be distributed from early January 2019. If you are looking to join GU Health this information will be available to you in the Join Online portal. If you cannot locate this information please email corporate@guhealth.com.au or call your Member Relations Team on 1800 249 966 between 8:30am and 5pm (AEST) Monday to Friday.

Do I need to do anything?

You'll now see the product tier reflected in the name of all hospital covers. If the hospital cover offers additional services above the minimum for its tier, it will include "Plus" in its name.

Please take the time to review the Cover Comparison. If the hospital cover has new inclusions you can claim straight away from 1 April 2019 if you've already served all your relevant waiting periods. If the hospital cover has new exclusions these benefits will only be available to existing members with hospital admissions booked prior to

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1 April 2019 for admission by 31 March 2020 or those undergoing a course of treatment. If you require coverage for these excluded services, we recommend you choose an upgraded cover that meets your needs prior to 1 April 2019.

We're here to help so if you have any questions, please email corporate@guhealth.com.au or call your Member Relations Team on 1800 249 966 between 8:30am and 5pm (AEST) Monday to Friday.

Changing coverage for some natural therapies

From 1 April 2019, following a review by the government that found that there was no clear evidence demonstrating the efficacy of natural therapies, the health insurance industry can no longer pay benefits on extras cover for these therapies: Alexander technique, aromatherapy, Bowen therapy, Buteyko, Feldenkrais, herbalism, homeopathy, iridology, kinesiology, naturopathy, Pilates, reflexology, Rolfing, shiatsu, tai chi, and yoga (including yagalates) on extras cover. For GU Health extras this includes the removal of benefits for remedies dispensed by recognised providers such as naturopaths or herbalists.

How does it affect me?

This reform affects all GU Health extras covers. However, we are pleased to continue providing generous benefits for physiotherapy, chiropractic, remedial massage, acupuncture, Chinese massage, Chinese herbal medicine, exercise physiology, myotherapy, nutrition and sports therapy.

Natural therapy annual limits will stay the same, leaving more to claim on the remaining services. Please refer to *Your Cover Guide* for the annual limits and included benefits on extras cover.

Do I need to do anything?

If you have extras cover you can continue to submit claims for these excluded natural therapies with a date of service up to and including 31 March 2019. This includes swiping your Membership Card at the provider terminal. From 1 April 2019 these claims will be declined.

Helping you to manage your health and improve your wellbeing is important to us. As a GU Health member, you'll have access to personalised health coaching to better manage mental health, selected chronic conditions and general health risk factors, depending on eligibility. You can also join the online health hub via your Online Member Services, where you'll have access to a range of tools and resources to improve your wellbeing. We are continually improving the health hub and look forward to introducing new features soon for a more personalised approach to your health journey.

Information provision

This reform gives us the flexibility to provide product information to you in a variety of formats so that you can select how you want to receive it. The Standard Information Statement (SIS) will be replaced with a Private Health Insurance Statement (PHIS), your Lifetime Health Cover statement can be combined with your annual

contribution change communication and we will no longer be required to send Tax Statements.

How does it affect me?

If you are on a resident hospital cover or Reciprocal Health Care Agreement (RHCA) hospital cover, you will have been receiving Tax Statements. Your Tax Statement in July 2019 will be the last one you will automatically receive by post unless you request it. In subsequent years your health cover information will be sent only to the Australian Taxation Office and will be available to you or your registered tax accountant to view when submitting your tax return.

Do I need to do anything?

In the future we will be able to send you more information by email so please ensure we have your up-to-date email address by logging in to Online Member Services. If you're not already registered, visit guhealth.com.au to register. ●



Please make sure you read **Your Membership Guidelines** in conjunction with **Your Cover at a Glance** and **Your Plan Information**, which you would have received in your **GU Health Welcome Pack**.



For further information about your GU Health cover or any queries relating to this document, please contact your GU Health Member Relations Team on **1800 249 966** or email corporate@guhealth.com.au

Updated January 2019. The information contained within this document is current from the publication date and is subject to change. If you're planning a treatment for which you anticipate a benefit from GU Health, contact us in advance to confirm your benefit entitlement. For further refinements made to Private Health Insurance reforms by the Australian Government please refer to our website at guhealth.com.au.

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