

Health Links

September 2016



A message from the CEO

Happy Spring everyone! What a beautiful time of year this is! I hope that 2016 is treating you well and you are experiencing success, good health and happiness.

So far 2016 has been a big year for Phoenix. We've almost spent 12 months operating out of our new office in Newcastle (how that time has flown), and we've made a number of fresh changes in improving services for members.

We're at the exciting verge of introducing our new and improved mobile app, which gives the ability for members to check out benefits entitlements and usage history, queue new cards, confirm policy details and people covered, and update membership details. The app will also include the continued ability to submit claims to the fund too. Make sure to keep a look out!

Sharon

Sharon Waterhouse
Chief Executive Officer

Tips on reducing out of pocket doctor expenses

Did you know that doctors can charge any rate they want to members? This can mean that some doctors charge well above the Scheduled Fee set by Medicare. This has resulted in some members being charged unexpected out of pocket expenses. Give yourself the best chance to remove or reduce out of pocket expenses by doing the following:



Choose a doctor that participates in the Access Gap Cover Scheme – Doctors in this scheme agree to reduce out of pocket expenses to members. Jump on our website and search for doctors under this scheme or contact the fund.



Request a quote from your doctor - It's your right to know what you are being charged. Ask for a written quote (informed financial consent) so you can understand if your doctor is charging above the standard Medicare fee.



Call our office and share your quote with us – We'll let you know if the charge quoted is reasonable or could be unusual. If it is more than you expected to be charged, you can request to change your doctor if desired.

Tubemakers of Australia employee benefits

Arrium and KordaMentha have announced that Tubemakers of Australia ex-employees will not be receiving benefits from 1st of January 2017. Ex-employees are encouraged to contact KordaMentha if they have any questions on 07 3338 0222.

*It's smart
to get a quote
from your doctor.
Here's why!*

Pregnancy waiting periods and premature birth

The Private Health Insurance Ombudsman's office has recommended all Health Insurers in the country only pay for Pregnancy and Birth Related Services if the relevant 12 month waiting period has been served, irrespective of premature births.

In light on this recommendation, please note that the fund is unable to pay for these services if the 12 month waiting period for pregnancy has not yet been served. The fund advises that to accommodate for a premature birth, members will need to purchase the correct level of cover at the appropriate time so that the fund can provide benefit payments for these services.

Student Dependent forms can be completed in OMS

To make things easier, members with student dependents on their policies can now submit their student dependent form online through Online Member Services (OMS).

If you haven't registered for OMS before and you would like to start using this service for student declarations (plus much more!) simply visit our OMS page and register by visiting <https://members.phoenixhealthfund.com.au> and clicking 'Register for Online Member Services'. Registering for OMS is easy! The process should only take a minute or two.

For those who are already OMS users, after logging in, simply visit the 'People covered' page, and then click 'change' to enter new student dependent details.



A new and improved mobile app is coming!

Phoenix pays BIG Benefits!

Phoenix regularly outperforms the industry average when it comes to paying benefits on both Hospital and Extras coverage and the Government Statistics prove it!

Take a look at the latest State of the Health Fund Report under the 'publications' section at www.ombudsman.gov.au.

Benefits paid last financial year amounted to almost 33 million. This is an increase from the previous financial year of 9.7%.*

Benefits paid
have increased
9.7%*

* Data from 1st July - 30th June 2016



Dental Claims *

\$4,018,690.00



Optical Claims *

\$1,279,025.00



Highest Costing Claim *

\$237,896.30

Phoenix	91.9%
NIB	86.7%
Medibank	86.4%
Bupa	85.3%

Benefits paid as a percentage of contributions, State of the Health Funds Report 2015

Any questions? Contact our friendly team!

Call **1800 02 8817**

We are open 8:30am - 5:00pm Monday - Friday (AEST)

Jump onto Online Member Services (OMS) by visiting
<https://members.phoenixhealthfund.com.au>

Email us on, enquiries@phoenixhealthfund.com.au

