



Health Care Insurance



**YEAR IN REVIEW
2021-2022**

CEO report

I'm delighted to provide you with this annual member update, providing a summary of our achievements in the financial year ending 30 June 2022.

The last financial year was another incredible year of challenge and change. Despite the continuing impact of COVID-19, and adapting to this new "normal," we continued to put our members first, and consistently made decisions to benefit members.

HCi is proudly not-for-profit, and run only to benefit our members, who are the reason for HCi's very existence. We've supported HCi members through health events large and small in the last year; from babies being born, or a first pair of glasses, to life changing surgery and

related treatment when the worst has happened.

You can count on us to continue to be a strongly member focused organisation that works hard to deliver value for money health cover and sensational service to members.

Check out page 8 for an update on what we've already done to "give back" to HCi members, and what else we're busy planning, consistent with our commitment to not profit from the pandemic.

Michelle Wade
Chief Executive
Officer



HCi Claiming App

- ✔ Make claims easily at any time via the HCi claiming app
- ✔ Free to download from your favourite app store

Online Member Services

Manage your membership in a single place

Look at your membership details · Change your address or contact details · Make credit card payments · Order a new membership card · Print your tax statement



Online Member Services

REGISTER TODAY

HCi today

We've come a long way from our humble beginnings in 1938!



11,500

people across Australia
are now covered under
HCi policies
(as at 30 June 2022)



More than **\$15.3 million**
paid in **hospital and medical**
claims in 2021-2022



More than **\$5.6 million**
paid in claims for **extras**
treatments in 2021-2022

What you told us

Thanks to all our members who responded to the member satisfaction survey conducted independently earlier this year. Here is a snapshot of your responses – and what we're doing in response.

Overall, **93% of members surveyed** said they were **Very Satisfied** or **Satisfied**. You said you were particularly happy with our:

- **Prompt payment** of claims
- High quality **telephone service** experience
- **Reliability** and being **easy to deal with**

You also told us we **needed to improve** in the following areas:

- **Finding information** on our website more easily
- Helping you **better understand the reasons** why a particular claim might be rejected
- Updating the **HCi Claiming App** on our website



We've already [refreshed our website](#) and we're already **working on the other two areas** for improvement identified by members.

We're so grateful for the great constructive comments and suggestions for further improvements we received throughout the survey process – stay tuned for more updates as we work through all the feedback we received!



About HCl

HCl has been providing great value-for-money health cover since 1938.

HCl is entirely owned by our members, and exists solely for their benefit. As a not-for-profit private health insurer, we are proud of our high level of personal service provided to members and our comprehensive range of health insurance options offered at very competitive rates.

HCl cover is designed to provide peace of mind to members – offering access to the very best in hospital care and other health care services including

dental, optical, physiotherapy, chiropractic and many more.

Based in Burnie, Tasmania, HCl is run by a dedicated team of professionals who care about our members.

HCl is strongly member-focussed – you will always get a real person answering your phone calls, emails and online chats. We don't outsource core business functions so the same team who answers your queries also administers your health cover. We know our products, and we serve our members.



Meet the HCl Board of Directors

The HCl Board of Directors is responsible for ensuring the Fund operates for the benefit of members, in accordance with the Constitution, Fund Rules and relevant legislation.

The Board consists of six directors who must satisfy both propriety and competency requirements on appointment and thereafter. Collectively, they possess significant

speciality expertise in health insurance and financial management. Three directors are appointed directly by the HCl Board and three directors are elected by HCl members.

HCl's Board is supported by the Management team of the Fund, as well as comprehensive risk management strategies, plans and ongoing compliance programs.



Carolyn Harris (Chair)
Board Appointed Director



Paul Gladman
Member Elected Director



Sara Harrup
Member Elected Director



Iain Hay
Member Elected Director



Catherine Martin
Board Appointed Director



Gerald White
Board Appointed Director

Informed Consent



At HCl, we're committed to providing the best in health cover for you and your family – its really that simple. That means we are here to ensure your private health insurance is easy to understand and access.

We're frequently asked what members need to know before agreeing to surgery and other medical procedures. And what a letter of informed financial consent means, in particular.

When you are facing a medical procedure as an in-hospital patient, money may not be your top priority. However, you don't want to be left with large bills once the health issue is resolved.

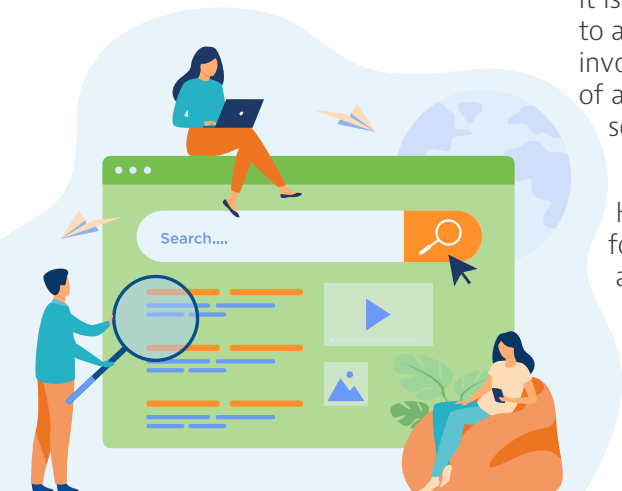
Finding out about the costs

Before you receive hospital treatment, your doctor or specialist should provide you with information about what costs you can expect for your treatment, and identify any out-of-pocket costs. This is called informed financial consent, and it helps ensure that you understand what procedures will be undertaken and what the total costs (including any out-of-pocket costs) will be.

For private inpatient medical services, Medicare and your health insurer pay 100% of the Medicare Benefits Schedule (MBS) fee (assuming you are covered for that procedure). Any cost above the scheduled fee is known as **the gap** and is payable by you.

It is perfectly reasonable for you to ask the doctor about the costs involved, including a clear statement of any out-of-pocket expenses, and to seek a second opinion if you think you need to.

Have a look at our [Guide to Cover](#) for a checklist of questions you can ask your doctor or specialist to understand their fees and your options. Medical professionals can vary their prices, but our provider search can give you an indication of likely charges.



Understanding your informed consent letter

When you see a surgeon ahead of surgery, you can expect a quote or an 'informed consent letter'.

This letter will give you an estimate of costs from that provider so it may not include extras like the anaesthetist or hospital charges. Ideally, get quotes from all doctors who will be involved in your treatment so you can see the total costs you may face.

The stated cost is the expected charge for the scheduled procedure, but costs are an estimate only and may increase if additional work is required during the procedure.

The letter will show all elements of the procedure and a total charge. It will also include a rebate – this refers

to the amount of costs covered by HCl and Medicare. The difference between the total and the rebate is the gap you will need to pay.

Remember you are not required to sign it at the consultation so you can think about it and speak to HCl about your health cover entitlements first.

You can read more about informed financial consent on our website or call us for assistance.

Visit our website to check out our [growing range of other fact sheets](#). If you can't find what you are looking for, you can suggest a fact sheet topic by emailing us at enquiries@hcilt.com.au

Have you tried HCl Chat yet?

Our new online chat tool is an additional way to contact us for quick queries or when it's hard to talk on the phone.

You will be chatting with a real person who understands your HCl policy - no robots!

It's free to use and can be accessed from any page on our website - look out for the HCl Chat green invitation box!



Our Annual Report for 2021-22 is currently being finalised for members, and will detail our strong financial position for the last financial year. You'll receive information about how to access our Annual Report soon.

News from 2021-22

New Products and Improved Benefits

In response to member feedback, we launched HCl's basic hospital policy in December 2021. This policy is a budget-conscious option that includes accident cover.

We also increased the benefits payable to extras members for a range of preventative dental and podiatry services from April 2022.

In November 2021, we became the first health fund in Australia to offer families the option to retain eligible adult children up to age 31 (previously this was only permitted to age 24) on their family policy. From 1 September 2022, we've now extended arrangements further to allow eligible adult children with a disability to stay on their family policy, with no age limit. [Visit our website to learn more.](#)

Voice of the Patient

Thank you to those HCl members who shared their stories and healthcare journeys through **HCl's Voice of the Patient** initiative. This program gathers feedback from members who have had certain hospital treatments. The data provided will help us measure, compare and improve the arrangements we have in place with many of our private hospitals.

HCl's Cancer Support program

We launched our cancer support initiative during the year. Eligible members can access this program throughout Australia, for any cancer diagnosis, at no additional cost. The program is delivered by qualified nurses and allied health professionals. To find out more about the program, and to see if you are eligible, [check out our website.](#)

Dental Hub in our Burnie Office

HCl members can now drop recyclable dental items into our office in Burnie, Tasmania. We then arrange to have them recycled into things such as park benches, children's play equipment and raised garden beds.

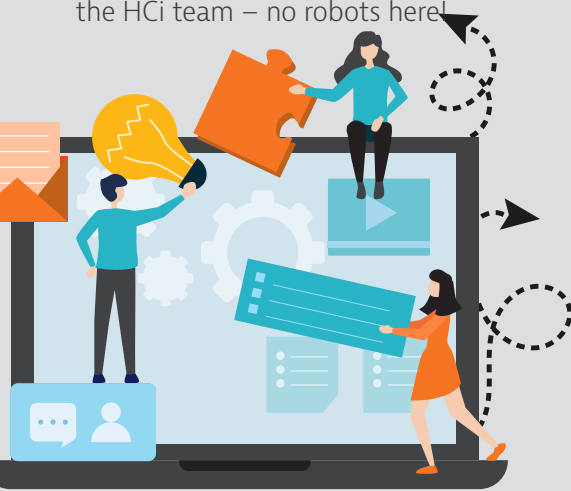
[Visit our website to find out more about this great initiative.](#)



Website Refresh

Have you seen the updated HCl website with a fresh new look? We also added lots of additional information including updated forms and fact sheets to make finding the information you need even easier. We'll keep adding content and news to our website to help you keep up-to-date.

Make sure you check out our HCl Chat – it's a quick and easy way to ask questions and get quick responses, without waiting in a phone queue. All online chats are with real members of the HCl team – no robots here!



321-Go for Kids

We were delighted to sponsor the annual 321-Go kids race in 2021, which encourages active kids and healthy lifestyles, for the 10th year in a row. Many of our staff also volunteered their own time on the day to support this event.

Digital by default

Our digital by default initiative was launched during the last year. We know that reducing our printing can have a big impact on our environment, so we've starting making all of our member correspondence able to be emailed to you. This ensures you get the information you need more easily and quickly, too. This will also have a positive effect on our operating costs over time – as a not-for-profit health fund, this also directly benefits HCl members by reducing pressure on future premium increases.

You can help by ensuring we have your current email address for future correspondence, and by registering for [HCl's Online Member Services \(OMS\)](#).

Hatch Private Maternity – available for eligible members in the Brisbane area

HCl partnered with Hatch Private Maternity to provide eligible HCl members around Brisbane with access to high quality, private maternity care, with no out-of-pocket expenses.

The program is valued at around \$1,100 and includes cover for maternity related services not normally covered by private health insurance. To learn more, [visit our website](#).



Member "Give Back" program



When COVID-19 first hit Australia in 2020, none of us expected to still be dealing with the pandemic in 2022, or beyond, yet here we are!

Our first focus was to support HCl members financially by putting premium increases on hold and offering membership suspensions, where needed, for financial hardship relief. Since then we have taken further steps to help members cope with the COVID-19 impact, including:

- Ensuring all HCl members with hospital cover were covered for COVID-19 related hospitalisations – regardless of their level of cover,
- Introducing benefits for a wide range of telehealth services for eligible extras members,
- Helping cover some of the costs of Rapid Antigen Tests (RATs), and
- Extending policy arrangements for adult children and adult children with disabilities to stay on family policies longer.

HCl has already committed to members that we will not profit from the pandemic, whether from delayed hospitalisations, or from an inability of members to be able to access treatment due to lockdowns in various regions across Australia – and we're standing by this commitment.

As a not-for-profit health fund, HCl will be applying any claims "savings" attributable to the pandemic, for the direct benefit of members.

We expect to be able to do this before 30 June 2023 in a targeted Give-Back program which will include:

- Permanent increases in some annual limits and benefits payable for various treatments,
- Premium relief and/or premium offsets, and
- Provision of other additional member benefits and programs where appropriate.

Now that we have an actuarially determined estimate for the HCl surplus created by the pandemic (approximately \$2 million as at 30 June 2022), we're busy working out the most fair and equitable way to ensure this is given back to eligible HCl members in the most effective way.

We'll provide more information to members over the coming months on how they'll directly benefit from our Give Back program, so stay tuned. As part of a member owned, not-for-profit health fund, you can rest assured that every decision we make is for your benefit.

What's coming up?

HCi's Annual General Meeting (AGM) – 28 November 2022

Our Annual General Meeting is one of the most important events in HCi's corporate calendar. It allows the HCi Board of Directors to engage with members via an update on HCi's activities and financial health in the previous year.

Following the success of our first online AGM in 2021 – which saw a record number of HCi members join us – the HCi Board has confirmed that it will retain online AGMs as our default option moving forward.

We recognise that the online format is flexible and more inclusive, allowing more HCi members to tune in to find out how HCi is performing, and to ask questions about the operations and performance of the fund. It's just like the physical meetings we've

held in the past but with the added advantage that more members can easily participate, from any location, such as their own office, from home, across Australia or even from overseas.

Keep an eye out for your personal Annual General Meeting Notice, which will be issued in late October 2022.

Member elections for HCi Board of Directors

The HCi Board of Directors is comprised of three directors appointed by the Board, and three directors elected by HCi members. We expect to hold a member election for positions on the HCi Board of Directors in early November 2022, with the results to then be announced at our AGM later that month. The vote will again be conducted online – you'll get your invitation to vote towards the end of October 2022.

TIP: Check we have your current contact details via HCi's Online Member Services (OMS).



HCi members can enjoy:

Hospital cover



- Rehabilitation
- Palliative
- Psychiatric
- Plus more in higher cover

Extras cover



- Dental
- Physio
- Osteo
- Optical
- Plus much more

Additional programs



- Cancer support
- Dental hub
- HATCH maternity
- More coming soon



Health Care Insurance

 hciltd.com.au

 **1800 804 950**

Reminders:

- Our **website** and **Online Member Services (OMS)** put you in control of your membership with everything at your fingertips 24/7.
- Keep your email details up-to-date so we can inform you of changes and breaking news!



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