



Health Care Insurance



**YEAR IN REVIEW
2022-2023**

CEO report

I'm very pleased to present HCi's Year in Review update, which highlights our key achievements, challenges and milestones for the financial year ending 30 June 2023.

In the last year, we continued to support HCi members, and their individual health challenges – as we have for **more than 85 years** – with a strong focus on our members. As a not-for-profit health insurer, we were delighted to be able to fulfil our promise to **not profit from the COVID19 pandemic**, and to be able to return surpluses to eligible members – check out page 3 to read more about HCi's Giveback program.

In April we became one of very few funds **not increasing premiums** during 2023, and we continue to look for ways to get more value for our members. Like implementing free flu vaccines for eligible members and enhancing some of our products during the year (see page 6 for details).

We also extend our thanks to those HCi members who participated in our satisfaction survey earlier in the year –

we've summarised the results on the opposite page.

As we reflect on the achievements and challenges of the last year, throughout it all our greatest asset has been our **talented and dedicated HCi team** – their resilience and continued commitment to providing outstanding service to our members remains a driving force behind our operations.

Of course, HCi remains keenly focused on the future and on our ongoing efforts to provide value-for-money health insurance products, drive sustainable growth and further enhance customer satisfaction levels.

Actively engaging with the communities we serve, together with your support and trust, has been instrumental in our history, and we look forward to continuing to support you into the future.

Michelle Wade
Chief Executive
Officer



HCi Claiming App

- 🍷 Make claims easily at any time via the HCi claiming app
- 🍷 Snap a photo or upload a pdf of receipts
- 🍷 Free to download from your favourite app store

HCI today

We've come a long way in 85 years!



More than **\$6.3 million**
paid in claims for **extras**
treatments in 2022-23



More than **\$14.96 million**
paid in **hospital and medical**
claims in 2022-23

Across Australia, **12,095**
people are now covered
under HCI policies
(as at 30 June 2023)

Member satisfaction survey

Many thanks to those HCI members who participated in our most recent member satisfaction survey. The results are in and we were very pleased to see clear feedback about areas of high satisfaction – but also some very constructive feedback on areas we can continue to improve.

In fact, 93% of members surveyed said they were **satisfied, or very satisfied** with HCI – we're grateful for your feedback and all suggestions for areas we still need to improve! Key messages from members surveyed include:

- Our communications to you have improved overall but we need to continue to work on making **information easier to find** on our website.
- You like that we don't bombard you with email, and you don't value SMS/text messages.
- Members using our claiming app or swiping their HCI membership card reported high satisfaction with the **speedy payment of claims**, but you want us to similarly improve how we handle manual claims.
- Members rated us higher this year on **value for money**, and many members asked us to do even more to help people understand their cover, and how to get the most out of your HCI (see page 8 for some tips).

Stay tuned for further updates as we assess the feedback received for further HCI improvements for members.



What's coming up?

Annual General Meeting (AGM)

Our AGM will be held on Monday, 27 November 2023 at 6:00 p.m.

The AGM will be hosted online and is a great opportunity for you to find out more about the performance and operations of HCl over the last financial year.

Member Satisfaction Survey

Our next member satisfaction survey is currently scheduled to be conducted in November 2023. Keep an eye on your email inbox for your invitation to participate. HCl is your fund, and this is a great opportunity for you to tell us what you think we're doing well and what changes you think we should make in the future.

Online Member Services (OMS)

We're currently working through a range of improvements to our OMS

platform to make managing your health insurance even easier. Stay tuned for further updates in 2024.

The HCl Burnie International

We're delighted to sponsor the iconic HCl Burnie International tennis event for 2024. With young hopefuls and world champions, this is world class tennis and a great encouragement for sport and good health.

Tip

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



HCl is proud to have earned the Members Health tick of approval

HCl members can relax, knowing they can access*:



Hospital cover

- Rehabilitation
- Palliative
- Psychiatric
- Joint reconstructions



Extras cover

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



Additional programs

- Cancer support
- HATCH maternity
- More coming soon

* Access depends on cover chosen and eligibility

Member "Give Back" program

As part of a member-owned, not-for-profit health fund, HCl members can rest assured that every decision we make is for our members, providing peace of mind that we'll be there when you need us most.

When the COVID-19 pandemic began, HCl members were at the forefront of our thinking. **We made a promise not to profit from the pandemic**, and to return to eligible HCl members the benefits of any "savings" made as a result of lower than expected health insurance claims.

Initially, we helped many members by providing membership suspensions for those experiencing financial hardship as a result of COVID-19. Since then, we put in place a range of measures to support HCl members including:

- ensuring that all members with hospital cover would be covered for COVID-19 related hospitalisations – regardless of their level of hospital cover, or which hospital they were admitted to;
- introducing benefits for a wide range of telehealth services for eligible members with Extras cover;
- permanent claim limit increases for a range of services, (such as preventative dental and podiatry services, optical and physiotherapy);

- helping cover some of the costs of Rapid Antigen Tests (RATs) when members had to buy these themselves; and
- providing annual flu vaccinations, through our partnership with the Pharmacy Guild, so members could easily book and receive their flu shot without submitting a claim.

We also supported members financially by deferring or reducing annual premium increases, with no premium increase for HCl members in 2023 at all! Finally, in May 2023 we **returned nearly \$2 million** to eligible HCl members as premium payments.

We made a promise to HCl members, and **we've kept that promise**. The total amount of support and benefits we've returned to members since the pandemic began, now exceeds \$3.1 million!



As a member owned, not-for-profit health fund, you can rest assured that every decision we make is for your benefit.

About HCi

HCi is turning 85! HCi has been providing great value-for-money health cover since 1938.

We aim to provide members with peace of mind – offering access to the very best in hospital care and other health care services including dental, optical, physiotherapy, chiropractic and many more.

HCi exists solely for the benefit of our members! 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 very competitively priced

health insurance options. And proud to wear the Members Health tick for focusing on our members.

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

HCi 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 cover, and we serve our members.**

Meet the HCi Board of Directors

The HCi 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, governance and financial management. Three directors are appointed directly by the HCi Board and three directors are elected by HCi members.

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



Carolyn Harris (Chair)
Board Appointed Director



Sara Harrup
Member Elected Director



Catherine Martin
Board Appointed Director



Paul Gladman
Member Elected Director



Iain Hay
Member Elected Director



Gerald White
Board Appointed Director

News from 2022-23

New and upgraded products

We are proud to have made some product improvements this year, including:

- Members with Basic hospital cover were upgraded to Basic Plus cover, at no additional cost.
- Our Bronze hospital members were also upgraded to Bronze Plus hospital cover, at no additional cost.
- We also upgraded our existing Silver Plus members at no additional cost and introduced a new Silver Plus Advantage product, providing more flexibility for members with changing life stages.

Old Excess Waived

Effective from 1 April 2023, in response to member feedback, we removed the Excess payment requirement for same-day hospital admissions (also known as day surgery admissions) for some types of Gold hospital cover. So for no additional cost, that means more cover when you undergo private hospital treatment but don't need to be admitted for an overnight stay!



Disabled Dependants

Since 1 September 2022, HCl family cover includes Dependants with a NDIS plan, regardless of their age. HCl was one of the first funds in Australia to offer this.

Medicinal Cannabis

On 1 January 2023, HCl enhanced cover for pharmacy items, in response to member feedback. Extras policies now include cover for some medicinal cannabis prescriptions. Eligibility conditions apply.

OMS Updates

We made various improvements to our OMS portal to make it even easier to navigate and use, and to further improve the security of your data. If you haven't logged into OMS this year, you'll have to update your password to meet our new, enhanced password management protocols.

No fee increases for 2023!

HCl was one of the only health funds in Australia **not** to increase member premiums in 2023!

Digital by default

Our digital by default initiative has continued this year, with various materials now only being sent electronically. We know that reducing our printing can have a big impact on our environment, so we're changing all of our member correspondence to emails. This ensures you get the information you need easily and quickly. 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 \(OMS\)](#).



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.

This personalised program is delivered by qualified nurses and allied health professionals through Valion. This includes phone support and an app, and can start whenever you need it (eg at diagnosis, starting intensive treatment, being in survivorship). The program usually runs for 12-16 weeks.

Hospital cover members over 18 can contact Valion to join the program at any time after a cancer diagnosis.

[Visit our site to find out more about Valion and our program, including eligibility terms.](#)

All HCl members accessing this program had good program outcomes with a 100% customer satisfaction rating. Here is some of their feedback:

"The platform was super easy to navigate and use. I previously used another service that I had to opt out of because of the difficulty accessing their platform. Thank you for making this whole process so easy use."

"It has been so reassuring having a nurse to discuss post chemo issues. I was feeling quite poorly before I started program; she walked me through the post stage, relieving my fears and making me see that it was totally normal what was happening to my body."

"Everything has been positive. What a fantastic concept."

"I thought it was an amazing program."

Getting more out of your membership

HCi membership is here to help you!

You can just make claims for big things like a hospital stay, or you can follow some of these tips and get even more out of belonging to HCi!

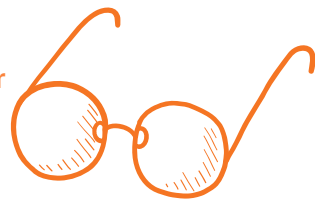
Travelling overseas?

Did you know that you can suspend your membership while travelling overseas for more than 60 days? By suspending membership, you save on premiums for your trip and also keep any waiting periods served and remain in the system in terms of LHC requirements. HCi cover doesn't apply for health care while you are out of Australia.

[Request suspension via our overseas suspension form](#)

See your cover

All HCi extras cover includes optical so you can generally claim back on your glasses, contact lenses and repairs. Even better, we have special arrangements with some optical providers to benefit you further. Just ask at your favourite optical store what they can do for HCi members and show your card.



Look under 'access benefits' on our website for our search tools and other useful information.



[Visit our website to check out our growing range of fact sheets.](#)

If you can't find what you are looking for, you can suggest a fact sheet topic by emailing us at enquiries@hciltld.com.au

Financial preparation for health treatments

As a general guide, if you're an inpatient using private health insurance, Medicare and/or your private health insurance cover will pay for many of your expenses as an inpatient. Whereas if you are an outpatient, it is likely you will end up paying for some of the expenses.

[Our outpatient costs fact sheet](#) can help you understand what may be covered by Medicare, HCi and you. If you are facing a procedure, it is always good to discuss your options with your current medical provider.

You can also find out about relevant providers in your area by using our specialist and hospital search tools.

For a guide on what the procedure may cost you, the [Federal Government's Medical Costs Finder \(MCF\)](#) could be a useful tool. It shows what the average price is nationally and per state. You can also see how much Medicare will cover and the likelihood of out-of-pocket expenses.

Have you tried HCi Chat yet?

Our 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 HCi policy - no robots!

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



Financials

Our 2022-23 Annual Report details our strong financial position for the last financial year. You'll receive information about how to access our Annual Report 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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