



# Free Health Insurance Assessment

Health cover made easy

Complete the questionnaire below and you will be sent information about several health cover options, which offer excellent value in benefits and premiums, based on the information you provide below.

## Your Personal Details

Surname:

Given Name:

Contact phone:

Address:

State:  Postcode:

E-mail address:

Birth Date:  Spouse Birth Date:

Occupation:

Spouse's Occupation:

## Your Current Health Insurance

Do you currently have health cover?  
Hospital  Yes  No

Name of current health fund:

Level of cover:

Dental/Ancillaries  Yes  No

Name of current health fund:

Level of cover:

Current premium: \$  per:   
(after deducting the Government rebate)

## Health Insurance Type

Single  Couple  Family  Single Parent

## Hospital Cover

Do you require hospital cover?  Yes  No

Would you consider paying an excess to reduce the premium?  Yes  No

If "Yes", how much excess would you consider paying to reduce the premium?  
Up to: \$  per:

What level of cover do you require for these service types?

Service	None	Public	Private
Maternity Related Obstetrics			
Assisted Reproductive Services (MF)			
Joint Reconstruction (ie knee)			
Hip and Knee Joint Replacement			
Eye Surgery (eg Cataract)			
Psychiatric Services			
Rehabilitation Program			
Dialysis for Chronic Renal Failure			
Cardiac Services / Coronary Care			

**None** = No cover required    **Public** = Public Hospitals Only  
**Private** = Public and Private Hospitals

## Dental/Ancillary Cover

Do you require Dental/Ancillary cover?  Yes  No

If "Yes" please indicate the importance of the services (on right) by placing a tick in one of the boxes adjacent to each service.

V = Very important    M = Moderate use  
S = Seldom use    N = Never use

Service	V	M	S	N
General Dental				
Major Dental				
Orthodontic				
Optical				
Physiotherapy				
Chiropractic/Osteopathy				
Pharmacy				
Dietary				
Naturopathy/Acupuncture.				
Podiatry				
Other – Please specify				

## Purpose of Health Cover

Your primary Private Health Insurance need is to:

- Avoid the Medicare Levy Surcharge?
- Retain your Lifetime Health Cover rating?
- Increase existing cover for similar premiums?
- Maintain equivalent cover for lower premiums?

## Premiums vs. Cover

Some people are prepared to accept a lower level of cover for a lower premium while others are willing to pay a little more\* for a higher level of protection. In which category do you fall? (Please tick one option only)

- Lower cover/lower premium
- Competitive cover and premium
- Higher cover and premium\*

\*Does not mean a higher premium than your existing cover (if applicable) but indicates that a comprehensive cover is required.

## Extra Comments or Queries

## Return this completed Assessment Form to:

HICA, PO Box 1000, Templestowe Vic 3106  
Fax: 03 9431 4469  
E-mail: [enquiries@hica.com.au](mailto:enquiries@hica.com.au)

This form is available online at <http://www.hica.com.au>



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## About HICA's Free Assessment Service

Your free, no obligation health insurance assessment is available simply by completing and returning an assessment form or completing the online form at [www.hica.com.au](http://www.hica.com.au).

Once submitted, an experienced HICA consultant will review the details you provide, identify the most appropriate and competitive option for your needs (selected from the huge range of health insurance options available through HICA) and forward full details for your consideration. This policy information will generally be sent to you by post within 48 hours of receiving your assessment details.

## We take things personally

Selecting the right health insurance is an important and often challenging decision. So you'll be pleased to know we won't "farm off" your enquiry to a call centre or automate the selection of your health insurance policy through a computer system. Your health insurance is much too important

At HICA, we prefer a personal approach - so your health insurance recommendation and quote will be personally prepared by a member of our highly experienced team of health insurance consultants - and will usually be forwarded to you by post within 48 hours of receiving your assessment details.

And if you have any questions about the policy information you receive, you can call us and in most cases speak directly to the consultant who developed your recommendation.

## Who pays HICA?

HICA is remunerated by industry standard fees paid by those health funds with which a distribution/agency agreement exists (participating health funds). The payment of these fees does not influence the advice we provide to you about the products offered by participating Health Funds. A list of participating health funds is available from [www.hica.com.au](http://www.hica.com.au)

The fees received by HICA allow our health insurance assessment service to be provided to permanent Australian residents at no charge, and cover costs associated with professionally staffing our enquiry lines and assessment service, printing, postage and general administration. As a permanent Australian resident you will not pay extra for your policy when you use HICA's services.

## Participating Health Funds

We make it easy to find the right health insurance by offering a huge range of policies from a selection of health funds. And for your added security, HICA only recommends policies from Government Registered Health Funds.

A list of participating health funds is available from [www.hica.com.au](http://www.hica.com.au)

## We respect your privacy

Health Insurance Consultants Australia Pty Ltd (HICA) is committed to complying with the Privacy Amendment (private sector) Act 2000 requirements introduced in Australia during December 2001. As a client of HICA, we will collect personal information for the following purposes:

- The preparation of your Health Insurance Assessment
- The provision of Health Insurance advice to you
- Enrolment of your selected Health Fund or Funds

We are required to collect sufficient information to ensure that we provide the appropriate services to meet your needs and requirements. Our ability to provide you with advice and service is reliant on us obtaining certain personal information about you.

While you are not obliged to provide us with the information requested, if you do not, we may be unable to provide you with the level of service and advice you require and expect from us.

We may from time to time disclose information about you to organisations with which we contract certain services, such as assisting us with the logistics of document distribution and Health Funds. These organisations are bound by the provisions of an appropriate Privacy Policy. We may also be required under law to disclose relevant information.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or a related purpose, we will seek your consent.

HICA recognises how important the privacy of your personal information is to you. We will therefore, at all times, seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure.

If you believe that the personal information we hold about you may be incorrect, please contact us and we will take all reasonable steps to correct the information.

You are able to obtain access to the information we hold about you by contacting us. Health Insurance Consultants Australia Pty Ltd (HICA) has a detailed Privacy Policy, which is available to you on request.

The Information contained in this publication is a summary only and is based on the requirements of the Privacy Amendment (Private Sector) Act 2000 and the National Privacy principles issued September 2001.