Name: Example - Policy
Author: Emily Cooney – 0409 605 161

Client: Medical Insurer
Purpose: To present content from Subject Matter Expert in a more easily read format

Edited version

Lifetime Health Cover

On 1 July 2000, Lifetime Health Cover or LHC came into effect.

LHC is an Australian Government initiative encouraging you, and all Australians, to take out, and maintain, private Hospital Cover.

LHC recognises the length of time you have held your private Hospital Cover with a registered health fund.

If you do not take out private Hospital Cover before your 31st birthday you will be subject to an LHC loading.

An LHC loading is an extra fee added to the base premium rate for your Hospital Cover.

How Lifetime Health Cover works

You do not have to pay the LHC loading if you have private Hospital Cover with a registered health fund before your LHC base date.

If you are an Australian citizen, your LHC base date is 1 July *after* your 31st birthday.

If you are an Australian permanent resident or a recent migrant, your LHC base date is 1 July *after* your 31st birthday, or one year *after* the date you became eligible to receive Medicare, whichever is later.

You may be exempt from the LHC loading if:

- you were born on or before 1 July 1934,

- you were overseas on 1 July 2000,

- you are a member of the Australian Defence Forces, or

- you were overseas on your LHC base date.

For more information on LHC loading exemptions, please refer to "Special circumstances and exceptions to LHC loading".

Your LHC loading, if applicable, is based on your age on 1 July *before* the date on which you first took out private Hospital Cover. This date is called your Lifetime Health Cover age. Other names used for your Lifetime Health Cover age are Certified Age of Entry (CAE) and Certified Entry Age (CEA).

The Australian Government recognises you may be temporarily without private Hospital Cover if you:

- transfer between registered health fund providers,

- travel overseas, or

- are unemployed for a long period.

This is called "permitted days without Hospital Cover".

For more information on permitted days without private Hospital Cover, please refer to "Special circumstances and exceptions to LHC loading".

Your LHC loading will be removed after 10 years (3652 days) of continuous private Hospital Cover plus any permitted days without Hospital Cover.

LHC loading exemptions

LHC loading does not apply to extras cover, ambulance cover, and Overseas Visitors cover (including Reciprocal Health cover).

For more information on Reciprocal Health cover, please refer to "Overseas Visitors cover".

For LHC purposes, Hospital Cover is defined as a complying hospital product with an Australian registered health fund. Cover from a General insurer or cover held with an overseas fund is excluded from this definition.

If you are liable for an LHC loading, your Australian registered health fund is legally obliged to provide you with an annual statement listing the amount incurred.

Please note, key changes were made to LHC terms and rulings on 27 February 2004, 23 April 2004, 1 April 2007 and 1 July 2010.

Source material

Lifetime Health Cover policy

Lifetime Health Cover (LHC) is an Australian Government initiative that came into effect on 1 July 2000 to encourage Australians to take out private hospital cover earlier in life and maintain it.

It recognises the length of time a hospital cover is held with a registered health fund by an insured person.

For those persons who delay in taking out private hospital cover until after their 31st birthday an LHC loading will be added on top of the base premium rate for their hospital cover.

How Lifetime Health Cover works

To avoid being charged the Lifetime Health Cover (LHC) loading, that is, paying more than the base rate, a person needs to take out hospital cover before a deadline known as their LHC base day. A person's LHC base day will depend on their particular circumstances:

- for Australian citizens and permanent residents, the LHC base day is 1 July following their 31st birthday
- for migrants and new permanent residents the base day is the later of:
    - 1 July following their 31st birthday
    - the first anniversary of their Medicare eligibility date, that is, the day they received full Medicare benefits

An exception to the general LHC rule may apply to:

- persons born on or before 1 July 1934
- those overseas on 1 July 2000
- members of the Australian Defence Forces
- persons overseas on their LHC base day

For more information read Special circumstances and exceptions to LHC loading.

Under LHC, the loading is based on the age of the person on the 1 July before the day on which they took out the hospital cover for the first time, or if there is more than one adult on the policy, whatever the age of all adults on the policy was on 1 July before the day of joining hospital cover for the first time. This is called Lifetime Health Cover age previously known as CAE (Certified Age of Entry) or CEA (Certified Entry Age).

The lifetime health cover loading will be removed after 10 years of continuous (3652 days) of private hospital cover provided the cover has been maintained for the full period, plus any permitted days without hospital cover.

The Australian Government recognises there will be times when hospital cover will be dropped, for example, when transferring between funds, arriving back from overseas or periods of unemployment. To cater for this, people are able to drop their hospital cover for a period of time without having to incur additional loading. This is called "Permitted days without hospital cover".

When doesn't LHC apply?

LHC **does not** apply to extra covers, ambulance cover and visitors covers (including Reciprocal Health Cover, refer to Overseas Visitors Cover for more information). Hospital cover for LHC purposes means a complying hospital product with a registered Australian Private Health Insurer. This excludes cover from a General insurer or cover held with an overseas fund.

Each fund has a legal obligation under the LHC legislation to provide customers impacted by LHC with a statement each year, setting out their LHC loading details.

Key changes have been made to Lifetime Health Cover on 27 February, 23 April 2004, 1 April 2007 and 1 July 2010 to terms and rulings.

Task Analysis and clarification requested

[A copy of email sent to client…]

Dear Madam,

Please find attached my re-write exercise for the Knowledge Management Coordinator contract at BUPA.

All changes to this document adhere to the Australian Government Style Guide. http://www.australia.gov.au/about-government/publications/style-manual

I will always adhere to the client's own style guide where available.

I turned off **Track Changes** in Word because I find it far too much trouble. If the client would prefer me to use **Track Changes** I will do so.

Voice

I changed the voice used from passive to active. This involved changing the sentence structure to use the pronoun 'you' in order to personalise the message and make it more applicable to the reader.

Structure

I changed the structure of the piece to conform to a Rule/Condition/Exception model.

I also ensured the conditions followed the principle that the greatest percentage of people needed to do the least amount of reading to understand the instruction.

I would ensure that any references to other policies are accurately linked; e.g. "Special circumstances and exceptions to LHC loading".

Terminology

I attempted to simplify and uniformly apply the terminology; for example, "base premium rate", "LHC base date" and "private Hospital Cover". I would confirm all terminology is accurate with a Subject Matter Expert.

Clarifications

If I encounter a point of ambiguity when working on a piece, I make my best guess and note the presumption on which I am proceeding. Then I seek clarification from my designated Subject Matter Expert. This ensures work proceeds whilst awaiting a judgement call.

If I get the chance to work on this piece again, I would seek clarification on the following:

"… the first anniversary of their Medicare eligibility date, that is, the day they received full Medicare benefits" – I presume this is one year after the date the person became eligible for Medicare, not one year after the date they first made a Medicare claim.

"… persons born on or before 1 July 1934" – I presume this is Australian citizens only.

"… or if there is more than one adult on the policy, whatever the age of all adults on the policy was on 1 July before the day of joining hospital cover for the first time." – I presume this means that each adult is judged individually based on their age regardless of whether their private health insurance was shared with other adults.

Typos

I changed a typo in the file name. If that was not a deliberate check for "attention to detail", I beg your pardon for drawing attention to it.

Regards,

Emily Cooney
0409 605 161