



**JSHA**

John Small Health Advisory

A Member of the Morris Cox Group of Companies

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## A letter from John Small, Director of JSHA

### **"CHANGES are HAPPENING in the HEALTH INSURANCE INDUSTRY!!!**

The Private Health Insurance Industry is under-going very important and profound changes, mainly to do with Health Fund take-overs.

- BUPA (who operate in Australia under the HBA name) earlier this year completed their take-over of all MBF operations.
- Australian Health Management (AHM) is currently preparing to approach all their members to seek approval or otherwise, to accept a take-over offer by Medibank Private.
- Manchester Unity is currently considering a take-over offer by HCF.

### **What does this mean to members, particularly of AHM and Manchester Unity?**

It is most important that these Health Fund members know exactly what is involved, and where they each stand, now and into the future.

We strongly urge all members of AHM and Manchester Unity to contact us (JSHA) for advice before they make any move towards changing or cancelling their current cover. **Our advice is free-of-charge and free of any obligation.** Just let us know how long you have been in your current cover, and what level of cover you have.

We can be contacted on:

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