



JSHA

John Small Health Advisory

A Member of the Morris Cox Group of Companies

May 7, 2009

A letter from John Small, Director of JSHA

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

The Private Health Insurance Industry has undergone very important and profound changes, mainly to do with Health Fund takeovers.

- BUPA (who operate in Australia under the HBA name) completed their take-over of all MBF operations last year.
- Australian Health Management (AHM) earlier this year completed their merger with Medibank Private.
- HCF earlier this year completed their takeover of Manchester Unity, one of the oldest private health funds in Australia.

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

It is most important that these Health Fund members know exactly 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.

Where to now? There are still many Private Health Funds operating in Australia, aside from the large groups mentioned above. It is almost impossible for individuals, outside the industry, to keep up with changes and get the informed, in-depth advice needed to make important decision of where to best spend money to ensure the health cover you need. **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:

Email – johns@jsha.com.au; tracy@jsha.com.au; health@jsha.com.au

Phone – 1300 788 282

Fax – 07 3844 0266

Post – PO Box 3876, South Brisbane BC Qld 4101

Specialists in Health and Travel Insurance