



ACA Health Benefits Fund Office, 146 Fox Valley Road, Wahroonga, New South Wales, Australia.
Photo courtesy of Barry Oliver.

ACA Health Benefits Fund, South Pacific Division

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The ACA Health Benefits Fund is a fund into which church employees and local church officers can contribute so that it can assist with the payment of medical costs accrued by insured individuals.

Some hospital insurance existed for Australians beginning about 1900, but during the Great Depression state governments refined the system with the aim of bringing “the complete stabilisation of the finances of the public hospitals,” a claim made in 1932 by the New South Wales government with their launch of the Metropolitan Hospitals Contribution Fund.¹ Each state, however, implemented a different scheme, a situation unsuitable for the employees of

the Seventh-day Adventist (SDA) Church who were often moved to another state to take up a different appointment. Such transfers brought the inconvenience of changing schemes, sometimes to an inferior plan, and losing accumulated benefits. It was more equitable to have a system that covered employees irrespective of their location. The SDA Church therefore introduced a private hospital insurance policy.

In May 1934 the Australasian Union Conference (AUC) nominated five men, William Hammond, Reuben Hare, George Chapman, Reginald Adair, and George Fisher, to formulate plans for an employee hospital insurance fund.² Four months later church leadership adopted their recommendations, a program initially called the Union Conference Medical Policy Fund. Married employees contributed sixpence each week and unmarried employees contributed half that amount. The fund guaranteed to cover 50 percent of medical fees up to 20 pounds annually. Exemptions included invoices under two guineas, dentistry costs, obstetric fees, and long-term confinements for tuberculosis and mental illnesses. Employers matched the payments of employees.³

From its beginning some church leaders regarded the idea of such a fund with scepticism, concerned that expenditures would exceed the income.⁴ However, after 18 months of operation the AUC treasurer rang no alarm bells. While reporting 920 contributors and that the fund had paid £1,455 in claims, he made no mention its the balance.⁵ The treasurer's next report (1940) admitted that the fund during its first years had been in "a precarious position," but the new figures he provided reported a balance of £1,148. The total number of contributors had risen to 1,159.⁶

The 1954 report stated that the year had started with 2,034 contributors, but the fund had slipped into arrears by £3,798. For that reason, it raised the payments by the employers to regain solvency.⁷ The increase amounted to employers paying twice the amount that employees did. It was enough to restore the fund to a credit balance of £9,207 by the 1958 report. Having achieved a credit balance, employers then reverted to matching the employees' payments.⁸

In August 1971 the church registered the fund as a tax-free company under the name ACA (Australasian Conference Association) Health Benefits Fund Limited. It has grown into an enterprise that includes more than 8,000 contributing members.⁹ Membership is limited to church employees in Australia, irrespective of church affiliation, and more recently expanded to include local church office holders. Members can choose a personal health insurance plan from four options: Basic Hospital, Bronze Essentials Hospital, Gold Private Hospital, or Gold Deluxe Hospital. The best coverage includes clinical categories such as palliative care, hospital rehabilitation, joint reconstructions, endoscopies, chemotherapy, radiotherapy, dental surgery, and dialysis.¹⁰ The 2019 company annual report shows that receipts from member's contributions during 2019 totaled \$27,798,467 and benefits paid out were \$23,359,375. The fund's total current assets are \$21,295,576.¹¹

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