

Westfund Care Coordination Pilot Program – FAQs

These Frequently Asked Questions (FAQs) are designed to give you clear, helpful information about your care, your privacy and consent, and the support available to you.

About your insurance and premiums

Will my premiums increase if I join the Westfund Care Coordination Program or share my health information?

No. In Australia, health funds use a *community rating system*. This means you pay the same premium as others with the same level of cover, regardless of your health.

Joining the Westfund Care Coordination Program or sharing your health information will not increase your premiums.

If I disclose a new health condition, will my current policy change?

In most cases, no. Sharing your health information helps us support you with the right services. It does not usually change your existing policy.

Will having a chronic condition affect my premiums?

No. Premiums are generally based on things like your cover level and age – not your individual health conditions. Chronic conditions are managed through care plans, not through premium adjustments.

Can not sharing a health condition affect my claims?

It's important to share relevant health information so your claims can be processed smoothly.

If information is missing, it may delay or affect your claim. Our focus is always to support you, not penalise you.

Why should I share my health information?

Sharing your health information helps us:

- Understand your needs
- Connect you to the right services
- Provide better support

Our focus is on improving your health – not increasing your costs.

How does my health fund support people with ongoing health conditions?

We support people through personalised care plans, regular check-ins, and access to services, programs, and resources to help you manage your health.

How can I trust that my health fund has my best interests at heart?

Your health and wellbeing are our priority. Our programs and services are designed to support your care, protect your privacy, and help you access the services you need.



Marathon Health pays respect to the traditional custodians of the land we stand upon. This seal represents our commitment to working with our communities for a better future for all.



About your health information

How is my health information used?

Your information is used to support your care, including:

- Tailoring services to your needs
- Supporting your care plan
- Connecting you to services
- Helping manage ongoing health conditions

Do you need my permission to access my information?

Yes. Your consent is required before we can access or share detailed health information.

Is my health information protected?

Yes. There are strict privacy laws that protect your health information. We also use secure systems, including encrypted databases, and trained staff to keep your information safe.

Can my information be shared with others?

Only with your explicit consent, or if required by law. Your privacy is always respected.

Can I see the information you hold about me?

Yes. You have the right to access your information. Contact us and we'll help you with this.

How can I keep my information up to date?

It is important to keep your information current. You can update your details through our [online portal](#) or by contacting our customer service team.

What if I have concerns about my information being misused?

You can contact our privacy officer or customer service team at any time. We take concerns seriously and will work with you to resolve them quickly and transparently.

How often is my health information reviewed?

Your information may be reviewed from time to time, especially if there are changes in your health. This helps ensure you receive the best possible support.

Will my information be used for anything other than my care?

No. Your health information is used to provide and improve your care. It will not be used for other purposes without your explicit consent, unless required by law.

What steps can I take to protect my health information?

You can help protect your information by:

- Keeping your contact details up to date
- Using secure ways to communicate with us
- Understanding your privacy rights

If you have any concerns, our team is always here to help.

Why is my data linked?

Data may be linked to:

- Improve services
- Measure outcomes
- Better support communities

Your privacy is always protected.

About the Westfund Care Coordination Program

What support will I receive?

You'll have a dedicated Care Coordinator who can:

- Help you understand your health
- Connect you with services
- Support you to reach your goals

Can you help me find treatment options?

Yes. We can help you explore services, providers, and treatment options that suit your needs.

What happens if I'm diagnosed with a new condition?

We can support you by:

- Updating your care plan
- Connecting you with specialists
- Providing information and support

Our priority is to support you through your health journey.

Are there benefits to joining the program?

Yes. The program can help you:

- Feel more confident managing your health
- Access the right resources and services
- Better understand your condition

Knowing more about your health helps us tailor support and coordinate your care more effectively.

Can I opt out?

Yes. You can leave the program at any time. This will not affect your care or your health cover.

More information



1300 937 838



marathonhealth.com.au/westfund



healthandwellbeing@westfund.com.au



marathonhealth.com.au/westfund