

# Healthy

# Partnerships



**Affiliated  
Provider**

Southern Cross Health Insurance

April 2026

## Welcome to the Affiliated Provider programme

Our aim is to provide health insurance that helps our members receive sustainable, accessible and affordable quality healthcare services. This is, in part, possible through the Affiliated Provider programme. Like you, we care about our members and we also care about our relationship with you as an Affiliated Provider.

We want you to find us easy to deal with and we will keep you informed about changes such as contracting for services and Southern Cross health insurance policies.

### Supporting you as an Affiliated Provider

**Welcome pack** You will soon be sent a Southern Cross welcome pack. It will include the following items that will help you promote your status as an Affiliated Provider.

**A5 information pad** This explains the Affiliated Provider process for members if they are unfamiliar with it. Keep the pad handy at your reception desk.

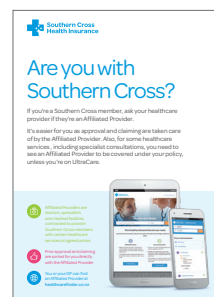
**A-frame card** This item contains important privacy information. Please display it clearly on your

reception desk so it's easy for Southern Cross members to see.

**Desk 'wobbler'** You can add this to your reception desk or computer, so members know to advise you if they're with Southern Cross.

**Card with Southern Cross contact details (business card size).** For you to hand out to members who need contact details for Southern Cross.

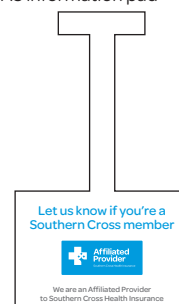
**Affiliated Provider stickers** Large stickers can be put on your window. Small stickers can be displayed at reception.



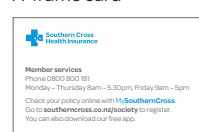
A5 information pad



A-frame card



Desk wobbler



Card with Southern Cross contact details



Affiliated Provider stickers



# How we help and ask

# for your feedback



## We'll provide you with regular, up-to-date information

We send our provider newsletter 'SocietyNews' around three times a year, to keep you informed about Southern Cross activities and initiatives. Your Partnership Manager will check that we have the right email address for you to receive the newsletter.

Your Partnership Manager will contact you on a regular basis to check in with you and provide other relevant information.

## Your views matter

We value your feedback, so keep an eye on your inbox for our provider feedback surveys.

Our aim is to capture your feedback on a continuous basis – with both an annual relationship survey and a more regular survey based on your interactions with Southern Cross representatives. Capturing your views and comments regularly will help us understand what we do well and further improvements we can make.

## New health technology

Value in healthcare is defined as outcomes that matter to our members relative to the cost of delivering those outcomes. We live in an age of innovation in healthcare where many advances in medical technology have significantly improved outcomes. However, some technologies add substantial cost without adding significant outcomes benefit (eg decreases the value of treatment).

As a Friendly Society, we need to use a clear process to approve coverage for health technologies that allows us to prioritise value. We have developed guidelines so that there is a clear and consistent process for our value-based approach to healthcare delivery.



You will receive regular health technology updates in the SocietyNews newsletter, including recently approved healthcare technologies and services. Unapproved healthcare services can be found at [southerncross.co.nz/unapproved-healthcare-services](https://southerncross.co.nz/unapproved-healthcare-services)

For more information, please visit our website at [southerncross.co.nz/health-technology-assessment](https://southerncross.co.nz/health-technology-assessment) or you can contact your Partnership Manager if you have any questions. Their details can be found at [southerncross.co.nz/ap-support](https://southerncross.co.nz/ap-support)

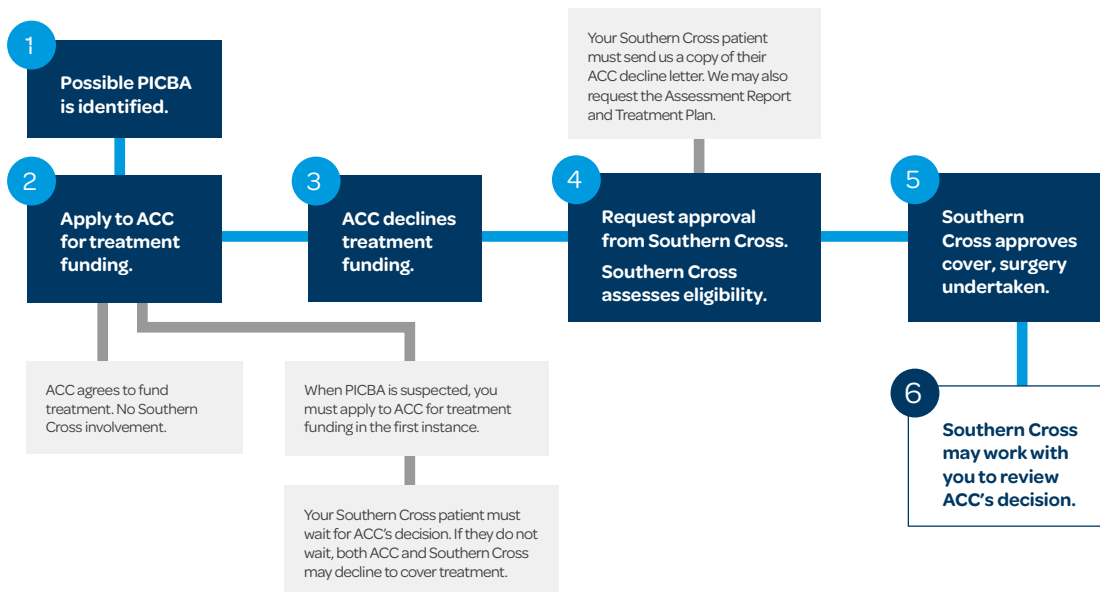
# The Southern Cross

## Member Advocacy team

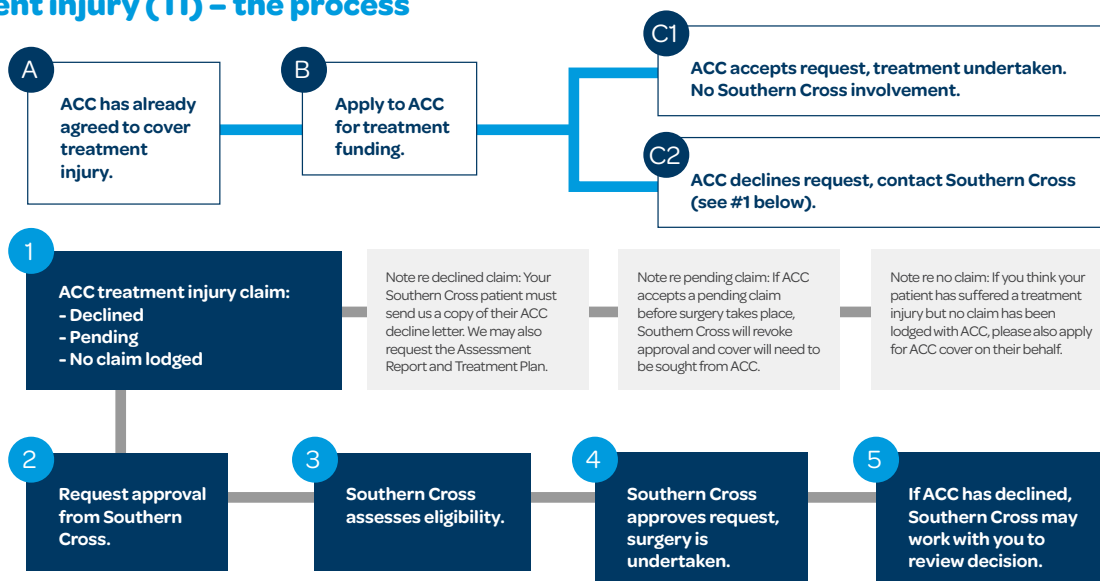
The Southern Cross Member Advocacy team offers a no-cost advocacy service to our members who may have been incorrectly declined cover by the Accident Compensation Corporation (ACC) in relation to a personal injury caused by accident, medical treatment or gradual workplace stresses.

The Southern Cross Member Advocacy team will guide a member through the process of an ACC review providing knowledge of the system and support with the goal of having their ACC decline overturned and the treatment funded by ACC. If successful, the member will be able to request backdated compensation and other entitlements from ACC.

### Personal injury caused by accident (PICBA) – work-related gradual process injury



### Treatment injury (TI) – the process



For more information, please visit our website at [southerncross.co.nz/member-advocacy](https://southerncross.co.nz/member-advocacy) or you can contact your Partnership Manager if you have any questions. Their details can be found at [southerncross.co.nz/ap-support](https://southerncross.co.nz/ap-support)

# Patient outcomes

# and experience programme

Southern Cross funds 70 per cent of the total amount paid in claims by all private health insurers in New Zealand (FSC June 2021). It's therefore important for us to hear about our members' experiences of, and outcomes from, the healthcare services funded under their health insurance policies.

The patient outcomes and experience programme allow us to

hear the patient's voice about the services we have funded. The patient reported outcome measures survey (PROMS) and patient reported experience survey (PRES) capture members' views of the impact of the treatment we have funded on their quality of life.

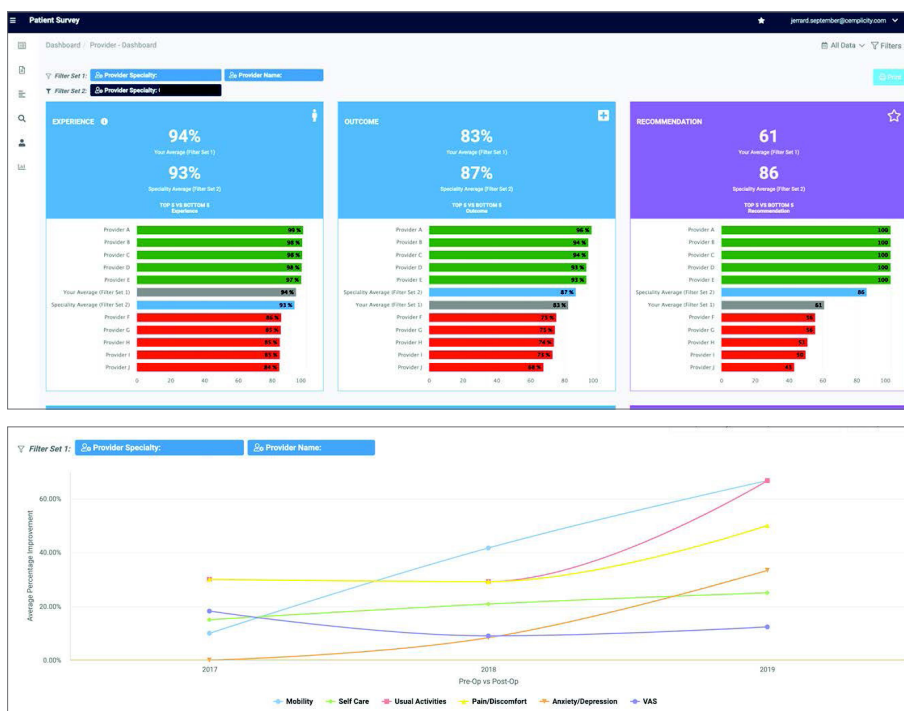
A PRES pilot was launched in November 2014 and was extended to all surgical specialties in June 2015.

A medical survey was launched mid-2018. As of May 2022, we have over 177,967 survey responses from Southern Cross members.

The results are available for specialists to see where they sit compared with other (anonymised) colleagues. Specialists can request a login to review data.



## Measuring outcomes and experiences for specialist medical procedures



For more information, please visit our website at [southerncross.co.nz/patient-outcomes-and-experience](https://southerncross.co.nz/patient-outcomes-and-experience)

# FAQs

## 1. I think my patient who is a Southern Cross member may have a PICBA or a treatment injury - what do I do?

Please visit our Member Advocacy team page at [southerncross.co.nz/member-advocacy](https://southerncross.co.nz/member-advocacy) or email [advocacy@southerncross.co.nz](mailto:advocacy@southerncross.co.nz)

## 2. Can you tell me what my Southern Cross patients think of the healthcare services I provide?

Yes we can! Our Patient Outcomes and Experience team have data for you to review. Please contact your Partnership Manager at [southerncross.co.nz/ap-support](https://southerncross.co.nz/ap-support) and for more information visit our website at [southerncross.co.nz/patient-outcomes-and-experience](https://southerncross.co.nz/patient-outcomes-and-experience)

## 3. I have a new health technology I would like you to cover. How do I enquire about this?

If you have a health technology that you would like us to consider coverage for, please contact us early in the process. You can learn more about our assessment guidelines and process at [southerncross.co.nz/healthtechnology-assessment](https://southerncross.co.nz/healthtechnology-assessment)

We are happy to work with you and advise what coverage might be available under our health insurance policies. It's important for us to be involved early on, to ensure Southern Cross members aren't caught in the middle during decisions about treatment options and funding via their policy.

## 4. What are eligibility criteria and when do I have to apply them?

Eligibility criteria are additional terms and conditions we set from time to time for a particular healthcare service which must be met for the healthcare service to be covered under policy. See our website at [southerncross.co.nz/eligibility-criteria-providers](https://southerncross.co.nz/eligibility-criteria-providers)

Eligibility criteria needs to be applied from the effective date and before applying for prior approval. Please carefully review the eligibility criteria before providing any healthcare services to members as we require that these eligibility criteria are met by our members in order to provide cover under policy.

## 5. What are policy exclusions and where can I find them?

Policy exclusions(s) are conditions, treatments or situations that the

member's policy does not cover. Please make sure you are familiar with and apply all policy exclusions, (but not limited to):

- Acute care
- Congenital conditions
- Cosmetic treatments and procedures
- Healthcare services that are not approved treatment
- Health screening and maintenance services
- Treatment for any condition not detrimental to health
- Unapproved healthcare services.

### General policy exclusions:

- can be found in your AP agreement, Appendix 3.
- are listed in the policy document for each of our [southerncross.co.nz/plans](https://southerncross.co.nz/plans)

A list of [policy variations](#) is a list of variations to policy terms and conditions that may apply from time to time and may include the way we treat some exclusions and certain benefit terms.

## 6. How do prior approvals work?

The Affiliated Provider applies for prior approval on behalf of a



# FAQs

member through an online system called Provider Web. If confirmed, the Affiliated Provider will let the member know upfront how much, if anything, they need to pay towards the healthcare service. Members on a shared cover plan will need to pay a contribution towards the cost of their health service.

## 7. What if I made a claim incorrectly?

You can inform us of an error by phone, email or by adding a comment to your approval application in Provider Web. Also, you can contact your Relationship Manager to discuss the error.

## 8. How does a member's policy impact their approval request?

A member's prior approval request will either be approved, held or declined due to the following factors:

- their plan type
- their original date of joining
- the financial status of their policy
- any pre-existing conditions
- the benefits available on their policy
- whether the benefit maximum has been reached
- by the member.

Please contact your Relationship Manager if you have any other questions at [southerncross.co.nz/ap-support](https://southerncross.co.nz/ap-support)

## 9. What can I do if a member has been declined?

If you think a member who is a patient of yours has had a claim or prior approval application unfairly declined, you can contact us, preferably in writing, to outline the situation. Please provide the following information:

- the patient's name and Southern Cross
- membership number
- the healthcare service to be undertaken
- any circumstances or information you believe should be brought to the attention of Southern Cross

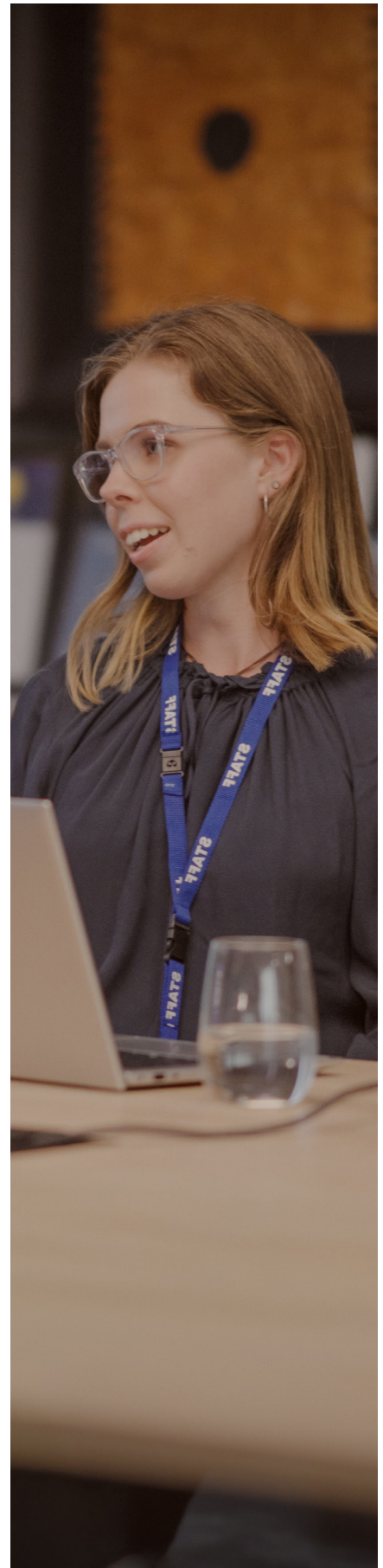
Submit to:

**provider@southerncross.co.nz**  
or by post to: Southern Cross Health Society, Private Bag 99934, Newmarket, Auckland 1149.

## 10. I'm having technical difficulties with Provider Web, can you help?

Find out more about our Browser support policy at [southerncross.co.nz/browser-support-policy](https://southerncross.co.nz/browser-support-policy) If you would like to contact someone about Provider Web technical difficulties, please email:

**aps@southerncross.co.nz**



## Contact us

Website  
Email  
Post

[southerncross.co.nz/society/for-health-professionals/support](https://southerncross.co.nz/society/for-health-professionals/support)  
[provider@southerncross.co.nz](mailto:provider@southerncross.co.nz)  
Southern Cross Health Society, Private Bag 99934, Newmarket, Auckland 1149