

STATE OF THE HEALTH FUNDS REPORT 2017

Summary Report Card

Bupa Bupa HI Pty Ltd

A national, for profit fund. Market share: 26.9%

Phone: 134 135 Website: www.bupa.com.au

Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
Hospital Related Charges Covered	82.9%	88.8%	93.2%	91.0%	95.5%	88.4%	93.6%	89.9%
<i>Industry Result</i>	83.6%	90.1%	92.3%	90.8%	95.1%	93.7%	93.9%	90.1%
Medical Services with No Gaps	78.5%	84.2%	86.4%	82.1%	85.4%	73.4%	86.6%	80.2%
<i>Industry Result</i>	78.6%	88.0%	86.1%	86.3%	87.9%	83.8%	89.6%	81.4%
Medical Services No or Known Gap	85.4%	88.4%	90.2%	85.1%	90.5%	78.4%	90.0%	85.6%
<i>Industry Result</i>	89.7%	93.7%	93.6%	91.0%	94.2%	95.4%	94.8%	90.7%
General Treatment Covered	46.3%	50.1%	49.1%	53.5%	54.9%	58.2%	51.4%	57.8%
<i>Industry Result</i>	47.6%	50.9%	52.2%	54.4%	56.8%	57.3%	53.9%	58.4%
Private Hospital Agreements	5	87	75	50	26	19	8	1
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
Private Day Hospital Agreements	4	74	59	33	22	15	4	1
<i>Industry Maximum</i>	8	100	82	53	28	26	7	2

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	85.0%	86.0%
Management Expenses (% Fund Cont.)	7.9%	8.8%
Management Expenses (Average Policy)	\$283	\$310
Surplus (-Loss) from Health Insurance	7.2%	5.2%
Member Retention (hospital)	85.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	21.0%	26.9%
Service Complaints	9.9%	
All Complaints	17.6%	
Investigations	27.4%	

This summary includes only the most significant types of services and features. For further information please see the full *State of the Health Funds Report* available from the Private Health Insurance Ombudsman at www.ombudsman.gov.au or call 1300 737 299.