

STATE OF THE HEALTH FUNDS REPORT 2017

Summary Report Card

Doctors' Health The Doctors' Health Fund

A national, for profit, restricted membership fund. Market share: <0.5%

Phone: 1800 226 126 Website: www.doctorshealthfund.com.au

Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
Hospital Related Charges Covered	89.8%	92.5%	93.3%	93.4%	92.2%	92.1%	89.0%	88.9%
<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	88.7%	92.1%	93.7%	94.4%	92.8%	89.1%	93.3%	76.1%
<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	97.0%	98.3%	99.2%	99.0%	99.8%	97.2%	96.8%	98.5%
<i>Industry Result</i>	89.7%	93.7%	93.6%	91.0%	94.2%	95.4%	94.8%	90.7%
General Treatment Covered	54.5%	53.7%	55.5%	56.4%	56.5%	55.0%	54.6%	59.1%
<i>Industry Result</i>	47.6%	50.9%	52.2%	54.4%	56.8%	57.3%	53.9%	58.4%
Private Hospital Agreements	6	99	78	53	26	20	8	2
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
Private Day Hospital Agreements	7	90	76	47	25	24	3	1
<i>Industry Maximum</i>	8	100	82	53	28	26	7	2

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	82.9%	86.0%
Management Expenses (% Fund Cont.)	10.0%	8.8%
Management Expenses (Average Policy)	\$509	\$310
Surplus (-Loss) from Health Insurance	7.1%	5.2%
Member Retention (hospital)	88.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	<0.5%
Service Complaints	-	
All Complaints	0.2%	
Investigations	0.6%	

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.