

STATE OF THE HEALTH FUNDS REPORT 2017

Summary Report Card

Medibank Medibank Private Ltd, Australian Health Management

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

Phone: 132 331 (Medibank) 134 246 (AHM) Website: www.medibank.com.au and www.ahm.com.au

Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
Hospital Related Charges Covered	83.7%	89.5%	92.8%	90.3%	94.1%	90.5%	93.6%	90.3%
<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	79.8%	88.4%	84.6%	87.6%	90.3%	73.6%	92.2%	81.6%
<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	92.9%	95.9%	93.4%	93.4%	98.9%	88.7%	98.1%	93.8%
<i>Industry Result</i>	89.7%	93.7%	93.6%	91.0%	94.2%	95.4%	94.8%	90.7%
General Treatment Covered	47.3%	52.1%	53.6%	55.4%	58.9%	58.0%	54.5%	59.7%
<i>Industry Result</i>	47.6%	50.9%	52.2%	54.4%	56.8%	57.3%	53.9%	58.4%
Private Hospital Agreements	5	88	68	52	26	20	5	1
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
Private Day Hospital Agreements	4	74	53	39	20	18	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	83.5%	86.0%
Management Expenses (% Fund Cont.)	8.7%	8.8%
Management Expenses (Average Policy)	\$299	\$310
Surplus (-Loss) from Health Insurance	7.7%	5.2%
Member Retention (hospital)	80.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	34.4%	26.9%
Service Complaints	71.4%	
All Complaints	46.3%	
Investigations	26.3%	

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.