

STATE OF THE HEALTH FUNDS REPORT 2017

Summary Report Card

Latrobe Latrobe Health Services

A Victoria-based, not for profit fund. Market share: 0.7%

Phone: 1300 362 144 Website: www.latrobehealth.com.au

Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
Hospital Related Charges Covered	78.8%	88.3%	92.4%	91.0%	91.0%	92.3%	92.1%	93.0%
<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	50.8%	75.7%	79.9%	81.4%	76.7%	76.3%	68.0%	58.0%
<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	99.1%	99.2%	99.8%	99.6%	99.0%	100.0%	98.1%	100.0%
<i>Industry Result</i>	89.7%	93.7%	93.6%	91.0%	94.2%	95.4%	94.8%	90.7%
General Treatment Covered	27.6%	41.3%	36.1%	35.8%	39.0%	38.4%	35.7%	43.4%
<i>Industry Result</i>	47.6%	50.9%	52.2%	54.4%	56.8%	57.3%	53.9%	58.4%
Private Hospital Agreements	5	77	76	48	22	18	8	1
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
Private Day Hospital Agreements	6	51	62	31	14	14	6	1
<i>Industry Maximum</i>	8	100	82	53	28	26	7	2

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	89.9%	86.0%
Management Expenses (% Fund Cont.)	9.1%	8.8%
Management Expenses (Average Policy)	\$329	\$310
Surplus (-Loss) from Health Insurance	0.9%	5.2%
Member Retention (hospital)	73.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	0.4%	0.7%
Service Complaints	0.1%	
All Complaints	0.2%	
Investigations	0.4%	

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.