

STATE OF THE HEALTH FUNDS REPORT 2017

Summary Report Card

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A national, for profit fund. Market share: 0.6%

Phone: 1300 199 802 Website: www.health.com.au

Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
Hospital Related Charges Covered	77.5%	80.9%	84.9%	84.5%	87.1%	83.3%	87.2%	87.1%
<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	74.4%	84.6%	87.4%	87.2%	84.0%	84.2%	91.1%	85.1%
<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	93.3%	95.0%	97.1%	96.0%	98.7%	94.4%	99.8%	95.7%
<i>Industry Result</i>	89.7%	93.7%	93.6%	91.0%	94.2%	95.4%	94.8%	90.7%
General Treatment Covered	53.6%	53.1%	53.9%	52.5%	56.5%	55.7%	53.3%	57.2%
<i>Industry Result</i>	47.6%	50.9%	52.2%	54.4%	56.8%	57.3%	53.9%	58.4%
Private Hospital Agreements	6	85	71	44	27	18	8	1
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
Private Day Hospital Agreements	6	74	64	38	23	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	90.1%	86.0%
Management Expenses (% Fund Cont.)	6.2%	8.8%
Management Expenses (Average Policy)	\$193	\$310
Surplus (-Loss) from Health Insurance	3.7%	5.2%
Member Retention (hospital)	70.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	2.1%	0.6%
Service Complaints	0.3%	
All Complaints	1.2%	
Investigations	2.8%	

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.