



Australian Government

Private Health Insurance Ombudsman



**[PrivateHealth.gov.au](https://www.privatehealth.gov.au)**

Australia's leading  
independent source of  
information about private  
health insurance

There are many things to consider when looking into private health insurance – how does it all work? Who is covered on my policy and what's covered? Which policy is best for my needs?

To make the best decisions about private health insurance, you need access to the best information. At **[www.privatehealth.gov.au](http://www.privatehealth.gov.au)** we have information on every aspect of private health insurance in Australia. Our independent website explains how health insurance works and gives you the information you need to make informed decisions about your private health insurance.

## **Getting started**

If you want information about private health insurance, the best place to start is our website [www.privatehealth.gov.au](http://www.privatehealth.gov.au). The website is managed by the Private Health Insurance Ombudsman, which is independent of private health funds and brokers. All policy information on the website is up-to-date because health funds are required by law to make sure this information is always accurate.

The website has a number of tools to help you choose and manage your private health insurance policy:

### **Find Health Insurance Policies and Funds**

Use the Compare Policies tool and the Standard Information Statements to find and compare any health insurance policy in Australia. The website has information about every health insurance policy and every health fund in Australia.

### **Check Government Surcharges and Incentives**

You can use the Lifetime Health Cover Calculator to find out if you need to pay a loading or if you've been with a fund long enough to have the loading removed. You can also find out more information about other government rules that affect you such as the Federal Government Rebate (how the government subsidises private health insurance premiums) and the Medicare Levy Surcharge (a tax



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on high income earners which can be avoided by holding private hospital cover).

### **Check Your Fund's Agreement Hospitals**

We can help you find which private hospitals in your area have agreements with your health fund, allowing you to maximise your benefits and minimise your potential expenses.

### **Find Out More Information**

Our website has information about all aspects of private health insurance in Australia. Learn more about how health insurance works, who is covered, and what is covered. You can even compare the average cost of dental work in your state with your fund's dental benefits.

## Why do people choose private health insurance?

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Public healthcare, which includes Medicare, is provided to all Australians and permanent residents. The public system provides affordable, accessible, and high-quality health care. It provides cover for medical services such as doctors' and specialists' consultations, admissions to public hospitals, and also subsidises some drugs under the Pharmaceutical Benefits Scheme.

If you go to a public hospital as a public patient, you will be treated free of charge, by a doctor appointed by the hospital. However, depending on the treatment you need, you may have to join a waiting list.

Private health insurance gives you more choices about your hospital treatment: you can choose from a wider range of hospitals, and you can choose the doctor you want. You can usually avoid public waiting lists and choose when you will go to hospital for your procedure.

Private health insurance can also provide you with cover for out-of-hospital extras such as ambulance, dental care, optical, physiotherapy and other services not covered in the public system.

While private health insurance gives you more options for your healthcare, it also means there may be some extra costs you need to pay yourself. Unlike the public system, you may be charged a 'gap fee' for your doctor's services. If you're being treated for a condition which isn't fully covered on your policy, you may also have to pay for some or all of your hospital theatre and accommodation fees. Your hospital policy may also have an excess or co-payment - an excess or co-payment is an amount you agree to pay towards the cost of hospital treatment in exchange for lower premiums.

If you are planning a hospital admission, always ask your health fund, doctor and hospital about any potential expenses you may have to pay.



## Ten tips from the Private Health Insurance Ombudsman for avoiding health insurance problems

- 1 Consider taking out the highest level of hospital cover you can afford; to save on premiums, choose an excess rather than exclusions/restrictions.
- 2 Review your policy every year to check that it continues to meet your needs.
- 3 Make sure you understand any waiting periods, restrictions or limits applying to your cover.
- 4 Read all of the information your fund sends you carefully.
- 5 Ensure your premiums are up to date.
- 6 Tell your fund if you move house, add a family member, or any other change that might affect your cover.
- 7 Contact your fund before you go to hospital to check whether you will be covered.
- 8 Talk to your doctors about their fees and ask about gap cover.
- 9 If you decide to change funds, make sure you understand the difference in benefits before changing.
- 10 Visit **[www.privatehealth.gov.au](http://www.privatehealth.gov.au)** for information and advice about private health insurance.



## Contact Us

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If you require additional help with **[www.privatehealth.gov.au](http://www.privatehealth.gov.au)** or more information about private health insurance, just call us on **1300 737 299** or complete the 'Ask a Question' form which can be found on the website.

**PrivateHealth**.gov.au