

**STATE OF THE HEALTH FUNDS REPORT 2017**

**Summary Report Card**

**Phoenix** Phoenix Health Fund Ltd

A national, not for profit fund. Market share: <0.5%

Phone: 1800 028 817 Website: [www.phoenixhealthfund.com.au](http://www.phoenixhealthfund.com.au)

Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
<b>Hospital Related Charges Covered</b>	87.5%	95.2%	95.4%	94.0%	97.3%	95.6%	95.1%	100.0%
<i>Industry Result</i>	83.6%	90.1%	92.3%	90.8%	95.1%	93.7%	93.9%	90.1%
<b>Medical Services with No Gaps</b>	74.1%	92.2%	91.2%	92.2%	94.3%	86.5%	95.4%	100.0%
<i>Industry Result</i>	78.6%	88.0%	86.1%	86.3%	87.9%	83.8%	89.6%	81.4%
<b>Medical Services No or Known Gap</b>	93.3%	97.9%	98.8%	98.5%	99.2%	95.8%	100.0%	100.0%
<i>Industry Result</i>	89.7%	93.7%	93.6%	91.0%	94.2%	95.4%	94.8%	90.7%
<b>General Treatment Covered</b>	50.6%	52.9%	53.8%	54.9%	55.6%	52.1%	46.1%	51.9%
<i>Industry Result</i>	47.6%	50.9%	52.2%	54.4%	56.8%	57.3%	53.9%	58.4%
<b>Private Hospital Agreements</b>	6	99	78	55	27	21	8	2
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
<b>Private Day Hospital Agreements</b>	7	98	82	51	28	25	5	1
<i>Industry Maximum</i>	8	100	82	53	28	26	7	2

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	88.8%	86.0%
Management Expenses (% Fund Cont.)	9.0%	8.8%
Management Expenses (Average Policy)	\$397	\$310
Surplus (-Loss) from Health Insurance	2.2%	5.2%
Member Retention (hospital)	86.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	<0.5%
Service Complaints	-	
All Complaints	0.1%	
Investigations	0.0%	

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](http://www.ombudsman.gov.au) or call 1300 737 299.