



Private Health Insurance Ombudsman

Data from 'Annual Report 2015-16' and 'PHIO Additional Information 2015-16'

Reports are available online at the Commonwealth Ombudsman website:

For assistance or further information please contact:

www.ombudsman.gov.au

phio.info@ombudsman.gov.au

1300 737 299

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Total Complaints by Year and Quarter

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Jul-Sep	713	579	761	833	786	915	973	1,056
Oct-Dec	487	592	699	675	592	694	983	967
Jan-Mar	664	734	794	793	755	885	1,090	1,026
Apr-Jun	638	713	816	694	822	933	1,219	1,367
Total	2,502	2,618	3,070	2,995	2,955	3,427	4,265	4,416

Year	Total
2008-09	2,502
2009-10	2,618
2010-11	3,070
2011-12	2,995
2012-13	2,955
2013-14	3,427
2014-15	4,265
2015-16	4,416

Total Complaints by Level

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Problem	1,131	1,282	1,560	2,093	2,004	2,200	2,490	3,135	3,323
Grievance	531	512	374	261	361	305	357	462	235
Dispute	723	708	684	716	630	450	580	668	858
Total	2,385	2,502	2,618	3,070	2,995	2,955	3,427	4,265	4,416

Monthly Complaints 2015-16 plus Enquiries (all types)

	Problem	Grievance	Dispute	Enquiries (all types)	
Jul-15	287	6	72	397	
Aug-15	271	7	59	346	
Sep-15	254	13	87	319	
Oct-15	237	5	71	284	
Nov-15	270	17	92	316	
Dec-15	186	19	70	175	
Jan-16	200	6	59	273	
Feb-16	241	14	87	275	
Mar-16	264	91	64	486	
Apr-16	340	30	73	368	
May-16	408	19	70	338	
Jun-16	365	8	54	422	

Time taken to close cases 2015-16

	Problem	Grievance	Dispute	TOTAL	%
1 Day	177	19	4	200	5.5%
2-7 Days	1,120	30	28	1,178	32.3%
8-30 Days	1,077	35	252	1,364	37.4%
31-90 Days	448	4	330	782	21.5%
Over 90 Days	25	-	94	119	3.3%
			708	3,643	

Total finalised for each period

	2014-15	2015-16
1 Day	46.0%	5.50%
2-7 Days	25.7%	32.30%
8-30 Days	18.4%	37.40%
31-90 Days	8.2%	21.50%
Over 90 Days	1.8%	3.30%

Total finalised at end of period

	2014-15	2015-16
At 1 day	46.0%	5.50%
At 7 days	71.7%	37.80%
At 30 days	90.1%	75.20%
At 90 days	98.2%	96.70%

Object of complaint

	2013-14	2014-15	2015-16
Health Insurers	2,974	3,712	3,849
Hospitals	40	38	47
Overseas Visitors Insurers	201	347	321
Practitioners	53	29	58
Health Insurance Brokers	42	34	75
	3,310	4,160	4,350

Complainant state of residence compared to % of privately insured

Complaints	% of complaints	
NSW	716	30.8%
VIC	669	28.8%
QLD	437	18.8%
WA	211	9.1%
SA	188	8.1%
TAS	53	2.3%
ACT	36	1.5%
NT	15	0.6%
ALL	2,325	

	% of privately insured	% of complaints
NSW	33.2%	30.8%
VIC	21.5%	28.8%
QLD	18.4%	18.8%
WA	7.8%	9.1%
SA	14.3%	8.1%
TAS	2.0%	2.3%
ACT	2.0%	1.5%
NT	0.8%	0.6%

Coverage per state (1) In '000s

	Total	% of
NSW	4,046	33.2%
VIC	2,626	21.5%
QLD	2,248	18.4%
WA	953	7.8%
SA	1,740	14.3%
TAS	249	2.0%
ACT	239	2.0%
NT	102	0.8%
All	12,203	

(1) Coverage data from APRA 1605

- T7 - general treatment coverage, excl ambulance only, q ended 31 March 2016

Outcome of complaints

All outcomes finalised	2014-15	2015-16
Further explanation	1,098	635
Other satisfactory outcome	132	157
Additional payment	113	113
Assisted referral	2,557	2932
Standard referral	298	180
Withdrawn	108	24

Level 3 outcomes finalised	2014-15	2015-16
Further explanation	411	305
Other satisfactory outcome	122	148
Additional payment	99	105
Withdrawn	5	4

Complaints by Health Insurer Market Share 2015-16

2015-16

	Complaints	Percentage of Complaints	Disputes	Percentage of Disputes	Market Share
ACA	-	0.0%	-	0.0%	<0.1%
Australian Unity	195	5.1%	33	4.8%	3.1%
BUPA	834	21.7%	196	28.6%	26.8%
CBHS	35	0.9%	9	1.3%	1.4%
CDH (Cessnock)	2	0.1%	-	0.0%	<0.1%
CUA	70	1.8%	17	2.5%	0.6%
Defence	26	0.7%	6	0.9%	1.8%
Doctors	11	0.3%	2	0.3%	0.2%
GMHBA	55	1.4%	6	0.9%	2.0%
Grand United Corporate	17	0.4%	5	0.7%	0.4%
HBF	125	3.3%	21	3.1%	7.4%
HCF (Hospitals Contribution Fund)	406	10.6%	66	9.6%	10.5%
HCI	1	0.0%	-	0.0%	0.1%
Health Insurance Fund of Australia	22	0.6%	3	0.4%	0.9%
Health.com.au	53	1.4%	13	1.9%	0.6%
HealthGuard (GMF/Central West)	10	0.3%	-	0.0%	0.5%
Health-Partners	13	0.3%	1	0.1%	0.6%
Latrobe	16	0.4%	1	0.1%	0.7%
Medibank (AHM)	1,544	40.2%	252	36.8%	28.6%
Mildura	1	0.0%	1	0.1%	0.2%
National Health Benefits (Onemedifund)	1	0.0%	-	0.0%	0.1%
Navy	2	0.1%	-	0.0%	0.3%
NIB	301	7.8%	42	6.1%	7.9%
Peoplecare	6	0.2%	1	0.1%	0.5%
Phoenix	-	0.0%	-	0.0%	<0.1%
Police	1	0.0%	-	0.0%	0.3%
Queensland Country Health	2	0.1%	-	0.0%	0.3%
Railway and Transport	15	0.4%	1	0.1%	0.4%
Reserve	-	0.0%	-	0.0%	<0.1%
St Lukes	4	0.1%	-	0.0%	0.4%

	Complaints	Percentage of Complaints	Disputes	Percentage of Disputes	Market Share
Teachers Health	47	1.2%	6	0.9%	2.1%
Teachers Union	6	0.2%	1	0.1%	0.5%
Transport	8	0.2%	1	0.1%	0.1%
Westfund	10	0.3%	1	0.1%	0.7%
Total	3,839		685		

Overseas Visitors cover complaints by fund 2015-16 (1)

Insurer	2013-14	2014-15	2015-16
Allianz (Lysaght Peoplecare)	32	63	69
Australian Unity	11	25	12
BUPA	84	160	119
HBF	1	1	1
HCF	1	1	1
HIF	2	7	3
Medibank Private (AHM)	44	62	73
NIB	25	28	43
Total	200	347	321

(1) Complaint figures for different overseas visitors cover providers are not directly comparable to each other as market share data is not available. These figures show the number of complaints over time and it can be assumed market share numbers are relatively similar to registered domestic providers and do not greatly change from year to year.

Complaint Issues

ISSUE	2013-14	2014-15	2015-16
Benefit	1,049	1,392	1,359
Membership	566	765	845
Information	644	736	599
Service	564	605	704
Waiting Period	337	398	363
Rule Change	72	281	147
Incentives	228	182	143
Cost	80	137	149
Informed Financial Consent	72	70	84
Contract	28	22	28
Other	64	87	85

Complaint sub-issues

Issue	Sub-issue	2013-14	2014-15	2015-16
Benefit	Accident and emergency	23	40	49
Benefit	Accrued benefits	4	9	3
Benefit	Ambulance	36	51	66
Benefit	Amount	58	63	67
Benefit	Delay in payment	147	154	142
Benefit	Excess	48	56	56
Benefit	Gap - Hospital	23	50	53
Benefit	Gap - Medical	38	131	151
Benefit	General treatment (extras/ancillary)	78	105	194
Benefit	High cost drugs	11	13	13
Benefit	Hospital exclusion/restriction	242	320	276
Benefit	Insurer rule	152	192	131
Benefit	Limit reached	28	24	14
Benefit	New baby	11	22	6
Benefit	Non-health insurance	19	8	9
Benefit	Non-health insurance - overseas benefits	8	8	3
Benefit	Non-recognised other practitioner	16	29	22
Benefit	Non-recognised podiatry	15	12	15
Benefit	Other compensation	10	16	14
Benefit	Out of pocket not elsewhere covered	12	9	15
Benefit	Out of time	15	19	15
Benefit	Preferred provider schemes	44	50	32
Benefit	Prostheses	10	9	11
Benefit	Workers compensation	1	2	2
Contract	Hospitals	15	10	18
Contract	Preferred provider schemes	9	9	8
Contract	Second tier default benefit	4	3	2
Cost	Dual charging	2	5	2
Cost	Rate increase	78	132	147
Incentives	Lifetime Health Cover	163	156	121
Incentives	Medicare Levy Surcharge	21	12	11
Incentives	Rebate	39	13	9
Incentives	Rebate tiers and surcharge changes	5	1	2
Information	Brochures and websites	65	47	34
Information	Lack of notification	96	91	90
Information	Oral advice	410	522	430
Information	Radio and television	2	4	1
Information	Standard Information Statement	5	8	6
Information	Written advice	66	64	38
Informed Financia	Doctors	25	19	35
Informed Financia	Hospitals	40	50	36
Informed Financia	Other	7	1	13
Membership	Adult dependents	15	25	15
Membership	Arrears	93	144	106
Membership	Authority over membership	16	20	16
Membership	Cancellation	218	299	315
Membership	Clearance certificates	106	108	196
Membership	Continuity	72	100	114
Membership	Rate and benefit protection	5	19	32
Membership	Suspension	41	50	51
Other	Access	-	-	3
Other	Acute care certificates	1	4	2
Other	Community rating	1	-	1
Other	Complaint not elsewhere covered	33	56	54
Other	Confidentiality and privacy	12	12	11
Other	Demutualisation/sale of health insurers	2	1	1

Issue	Sub-issue	2013-14	2014-15	2015-16
Other	Discrimination	1	3	4
Other	Medibank sale	1	-	1
Other	Non-English speaking background	-	-	-
Other	Non-Medicare patient	3	8	2
Other	Private patient election	10	3	6
Other	Rule change	72	281	147
Service	Customer service advice	52	82	106
Service	General service issues	207	184	234
Service	Premium payment problems	141	184	211
Service	Service delays	164	155	153
Waiting Period	Benefit limitation period	5	6	1
Waiting Period	General	34	41	29
Waiting Period	Obstetric	47	49	51
Waiting Period	Other	22	19	14
Waiting Period	Pre-existing conditions	229	283	268

Overseas Visitors cover complaints - issue and sub-issues

Issue	Sub Issue	2013-14	2014-15	2015-16
Benefit	Accident and emergency	5	9	11
Benefit	Ambulance	1	8	7
Benefit	Amount	6	6	4
Benefit	Delay in payment	33	37	38
Benefit	Gap - Hospital	2	5	7
Benefit	Gap - Medical	2	5	9
Benefit	General treatment (extras/ancillary)	1	1	3
Benefit	High Cost Drugs	3	1	-
Benefit	Hospital exclusion/restriction	11	16	12
Benefit	Insurer rule	11	13	8
Benefit	Limit reached	1	-	-
Benefit	New baby	3	3	-
Benefit	Non health insurance - overseas benefits	-	1	2
Benefit	Non-recognised other practitioner	-	-	2
Benefit	Other compensation	-	3	1
Benefit	Out of pocket not elsewhere covered	1	-	2
Benefit	Out of time	-	-	1
Contract	Hospitals	1	-	-
Cost	Rate increase	-	17	9
Incentives	Lifetime Health Cover	-	-	3
Incentives	Medicare Levy Surcharge	4	2	5
Information	Brochures and websites	-	1	3
Information	Lack of notification	4	1	-
Information	Oral advice	19	32	17
Information	Written advice	-	2	1
Informed Financial Co Doctors		-	1	-
Informed Financial Co Hospitals		8	5	3
Membership	Adult dependents	-	-	1
Membership	Arrears	2	3	3
Membership	Authority over membership	-	2	2
Membership	Cancellation	28	69	74
Membership	Clearance certificates	-	4	1
Membership	Continuity	4	6	7
Membership	Suspension	-	3	5
Other	Access	-	-	3
Other	Confidentiality and privacy	1	1	-
Other	Discrimination	-	-	1
Other	Non Medicare patient	1	2	2
Other	Not elsewhere covered	1	4	4
Other	Rule change	-	3	-
Service	Customer service advice	4	6	13
Service	General service issues	5	15	8
Service	Premium payment problems	6	7	8
Service	Service delays	16	21	8
Waiting Period	General	7	8	2
Waiting Period	Obstetric	5	10	3
Waiting Period	Other	1	1	-

Issue	Sub Issue	2013-14	2014-15	2015-16
Waiting Period	Pre-existing condition	25	48	40

Visitors and Enquiries for www.privatehealth.gov.au

	Unique Visitors	Enquiries
Jul-15	108,254	99
Aug-15	84,331	87
Sep-15	74,843	86
Oct-15	77,027	85
Nov-15	73,499	93
Dec-15	58,114	49
Jan-16	79,268	100
Feb-16	92,781	92
Mar-16	175,787	163
Apr-16	107,068	125
May-16	110,702	145
Jun-16	131,970	170

Totals	Visitors	Enquiries
2007-08	145,432	
2008-09	195,917	
2009-10	264,692	
2010-11	311,572	1,103
2011-12	442,436	1,313
2012-13	621,865	1,480
2013-14	899,841	1,574
2014-15	1,054,858	1,201
2015-16	1,173,644	2,339

