

**STATE OF THE HEALTH FUNDS REPORT 2017**

**Summary Report Card**

**MDHF** Mildura Health Fund Ltd

A Victoria-based, not for profit fund. Market share: <0.5%

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Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
<b>Hospital Related Charges Covered</b>	84.7%	93.1%	93.6%	93.2%	91.8%	94.3%	89.9%	95.4%
<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>	83.2%	80.6%	81.8%	83.0%	86.3%	72.3%	61.5%	69.4%
<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>	92.1%	97.7%	97.7%	92.8%	97.2%	93.6%	89.0%	95.8%
<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>	47.1%	55.5%	55.6%	51.0%	52.7%	52.4%	50.2%	49.6%
<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>	5	80	76	47	22	18	8	1
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
<b>Private Day Hospital Agreements</b>	6	51	63	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	90.3%	86.0%
Management Expenses (% Fund Cont.)	7.9%	8.8%
Management Expenses (Average Policy)	\$232	\$310
Surplus (-Loss) from Health Insurance	1.9%	5.2%
Member Retention (hospital)	89.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	<0.5%
Service Complaints	-	
All Complaints	0.0%	
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.