



Australian Government

Private Health Insurance Ombudsman

MEDIA RELEASE

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STATE OF THE HEALTH FUNDS REPORT 2007 RELEASED

The Private Health Insurance Ombudsman today published its annual "*State of the Health Funds Report*", providing information on the comparative performance and service delivery of Australia's private health insurance funds.

Acting Ombudsman Samantha Gavel said the main aim of publishing the Report was to help consumers make informed decisions when it came to selecting or updating their private health insurance cover.

"Consumer surveys show people want independent information to assist them with making key decisions about their health insurance, including decisions to take out or change their health insurance cover," said Ms Gavel.

"The Report greatly increases the information available to consumers about private health insurance and makes it easier for them to choose health insurance policies that better suit their individual needs.

"Health insurance is a complex area for consumers and is often a case of out of sight, out of mind until they get sick. It may not be until the member first goes to hospital that they realise their policy does not cover them to the extent they thought it would."

Ms Gavel stressed the importance of the Ombudsman's recommendation that people review their health insurance policy every year to ensure it covered all the services they may need. This was particularly important for people thinking of starting a family, or for people finding their health needs changing as they got older.

Ms Gavel said the Report focussed on general performance and service delivery of health funds, rather than detailed information on all health insurance products.

"The information in the Report will help consumers in deciding which health funds to consider, but won't help them decide which of the funds' products to purchase," she said.

"It is expected that consumers will use the information contained in the Report either to identify funds to consider or assess their existing fund's performance, as part of a reassessment of their health insurance needs."

Ms Gavel urged consumers to visit www.privatehealth.gov.au to view standard information about their current health insurance policy and to compare it with other available policies. The website was recently awarded NetGuide Magazine's award for "Best Comparison Website" and provides independent information about private health insurance for consumers.

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The State of the Health Fund Report can be viewed on the Ombudsman's website at www.phio.org.au and copies of the Report or individual fund summary reports can be requested by contacting the Ombudsman's office. The Report is available free of charge to consumers.

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