

STATE OF THE HEALTH FUNDS REPORT 2017

Summary Report Card

NIB NIB Health Funds Ltd, Qantas Assure, APIA

A national, for profit fund. Market share: 8.3%

Phone: 131 463 Website: www.nib.com.au

Coverage	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
Hospital Related Charges Covered	76.0%	87.6%	86.0%	84.5%	90.7%	84.4%	90.3%	82.7%
<i>Industry Result</i>	83.6%	90.1%	92.3%	90.8%	95.1%	93.7%	93.9%	90.1%
Medical Services with No Gaps	67.5%	88.8%	88.2%	84.1%	91.7%	74.7%	82.9%	80.2%
<i>Industry Result</i>	78.6%	88.0%	86.1%	86.3%	87.9%	83.8%	89.6%	81.4%
Medical Services No or Known Gap	67.5%	88.8%	88.2%	84.1%	91.7%	74.7%	82.9%	80.2%
<i>Industry Result</i>	89.7%	93.7%	93.6%	91.0%	94.2%	95.4%	94.8%	90.7%
General Treatment Covered	54.5%	53.9%	59.1%	56.0%	59.9%	58.7%	55.1%	58.2%
<i>Industry Result</i>	47.6%	50.9%	52.2%	54.4%	56.8%	57.3%	53.9%	58.4%
Private Hospital Agreements	6	88	71	46	23	19	5	1
<i>Industry Maximum</i>	7	101	79	58	27	23	8	2
Private Day Hospital Agreements	7	91	68	42	22	20	2	1
<i>Industry Maximum</i>	8	100	82	53	28	26	7	2

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	84.0%	86.0%
Management Expenses (% Fund Cont.)	9.6%	8.8%
Management Expenses (Average Policy)	\$298	\$310
Surplus (-Loss) from Health Insurance	6.4%	5.2%
Member Retention (hospital)	78.0%	83.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	8.5%	8.3%
Service Complaints	3.0%	
All Complaints	6.1%	
Investigations	8.5%	

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 or call 1300 737 299.