

## Quarterly Update: 1 January to 31 March 2023

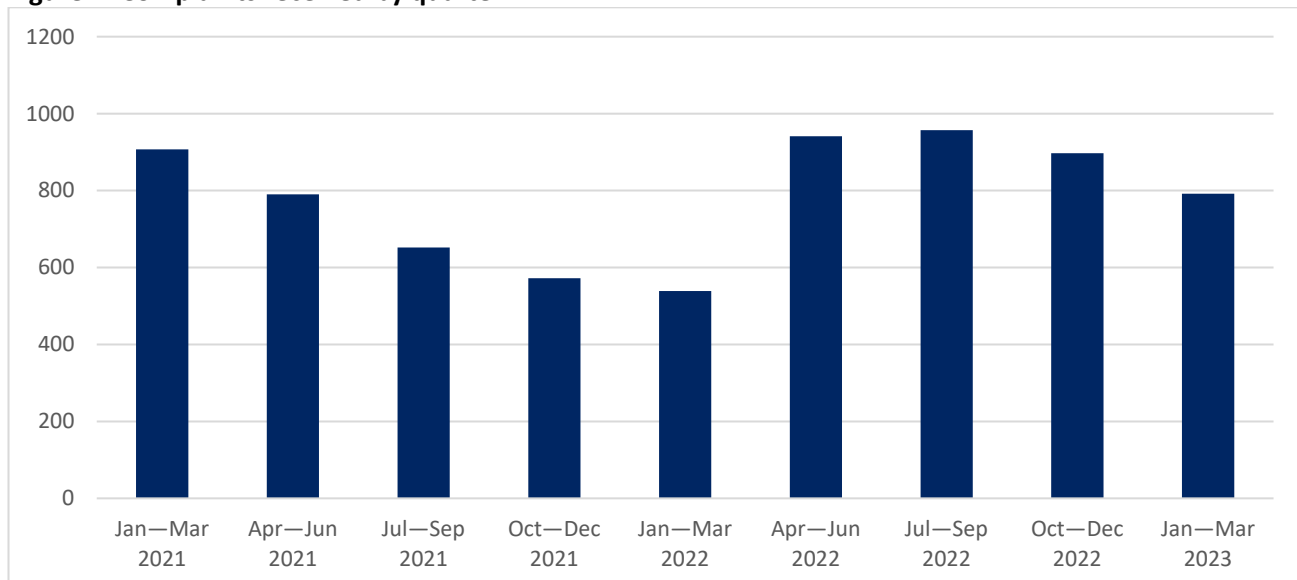
The Office of the Commonwealth Ombudsman (the Office), as the Private Health Insurance Ombudsman, protects the interests of private health insurance consumers. We do this in many ways, including:

- assisting health insurance consumers to resolve complaints through our independent complaint-handling service
- identifying underlying problems with private health insurers or health care providers
- reporting and providing advice and recommendations to industry and government about private health insurance, including the performance of the sector and the nature of complaints
- managing [PrivateHealth.gov.au](https://www.privatehealth.gov.au), a comprehensive source of independent information about private health insurance for consumers.

During this quarter, the Office received 792 complaints in its capacity as the Private Health Insurance Ombudsman.<sup>1</sup> This was an increase of 46.9 per cent compared to the same period in 2021-22, reflecting complaint numbers starting to return to normal after lower rates of complaint during the pandemic in 2020 and 2021. To put the 792 complaints received this quarter into context, it is still considerably lower than the average number of complaints (1088) we received in the 8 quarters leading up to the outbreak of COVID-19.

Of the complaints we received in this quarter, 40 were about Medibank Private’s data theft incident. Please see previous [Quarterly Updates](#) for more information about this issue.

**Figure 1: Complaints received by quarter**



<sup>1</sup> Includes complaints about private health insurers, hospitals, practitioners and brokers. Refer to [Private Health Insurance industry updates](#) for definitions of complaints, issues and other terms, and previous quarterly updates. Our data is dynamic and regularly updated. This means there may be minor differences when compared to the last quarterly update.

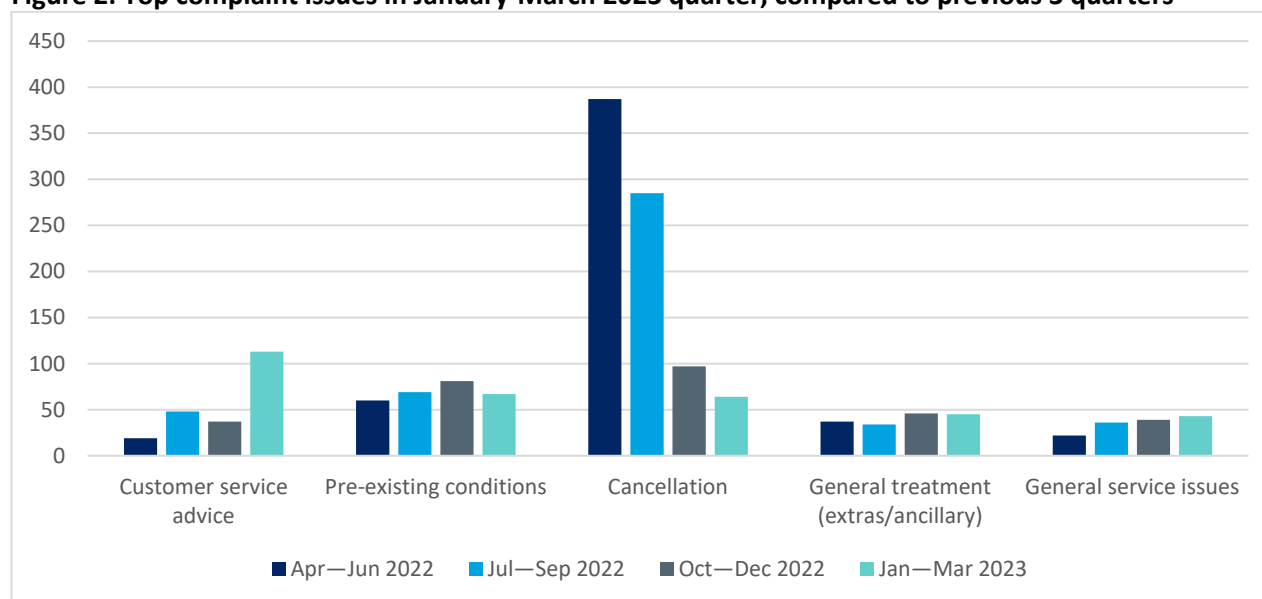
**Figure 2: Top complaint issues in January-March 2023 quarter, compared to previous 3 quarters**

Figure 2 shows that the policy cancellation complaints, which peaked between March and September 2022, have continued to fall. These complaints were about Peoplecare Overseas Visitors Cover administered by Allianz Care Australia.

**Table 1: Complaints by provider or organisation type – comparison**

Provider or organisation type	Jun 2022 quarter	Sep 2022 quarter	Dec 2022 quarter	March 2023 quarter
Health insurers	533	625	762	691
Overseas visitors and overseas student health insurers	400	310	120	89
Brokers and comparison services	1	5	2	4
Doctors, dentists, and other medical providers	0	1	0	1
Hospitals and area health services	1	1	0	1
Other (e.g., legislation, ambulance services, industry peak bodies)	6	15	13	6
<i>Total</i>	<i>941</i>	<i>957</i>	<i>897</i>	<i>792</i>

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If you are having any issues using the form, please email [phi@ombudsman.gov.au](mailto:phi@ombudsman.gov.au) and ask to join the mailing list.

## Commonwealth Ombudsman Complaint Handling Forum 2023



**COMMONWEALTH OMBUDSMAN**

**COMPLAINT HANDLING FORUM**  
**6 - 9 JUNE 2023**  
**VIRTUAL SESSIONS**

**TICKETS AT [EVENTBRITE.COM](https://www.eventbrite.com)**

**6 JUNE 2023 - 12:30-2PM AEST**  
**CONFERENCE OPENER**  
**PERSPECTIVES ON SUCCESS**  
Iain Anderson, Commonwealth Ombudsman  
Deborah Glass, Victorian Ombudsman

**7 JUNE 2023 - 12:30-2PM AEST**  
**PRACTICAL SESSION**  
**COMPLAINTS AND GEN Z**  
Claire Madden, Author and Researcher

**8 JUNE 2023 - 12:30-2PM AEST**  
**PRACTICAL SESSION**  
**DE-ESCALATING CONFLICT IN COMPLAINTS**  
Salli Browning, NSW Ombudsman's Office

**9 JUNE 2023 - 12:30-2PM AEST**  
**PRACTICAL SESSION**  
**BACK TO BASICS: CUSTOMER SERVICE IN COMPLAINTS**  
Monique Richardson, Expert and Author

The Commonwealth Ombudsman's Complaint Handling Forum is back for 2023.

The 4-part virtual forum runs from 6 – 9 June will include expert speakers sharing practical and strategic insights on complaint handling. Each 90-minute virtual session will take place between 12:30-2pm AEST.

Tickets are \$40 per session, or \$120 for the 4-session pack.

Tickets can be purchased here: [Commonwealth Ombudsman: Complaint Handling Forum | Eventbrite](https://www.eventbrite.com)

**Table 2: Complaints by health insurer market share, 1 January–31 March 2023<sup>2</sup>**

Name of insurer	No further action (1)	Percentage of no further action	Referrals	Percentage of referrals	Investigations <sup>3</sup>	Percentage of investigations	Market share <sup>4</sup>
ACA Health Benefits	0	0.0%	0	0.0%	0	0.0%	0.1%
AIA Health (myOwn)	1	3.1%	7	1.1%	0	0.0%	0.3%
Australian Unity	1	3.1%	34	5.3%	1	7.7%	2.4%
BUPA	5	15.6%	145	22.7%	3	23.1%	24.7%
CBHS	1	3.1%	12	1.9%	0	0.0%	1.5%
CBHS Corporate Health	0	0.0%	3	0.5%	0	0.0%	<0.1%
CDH (Hunter Health Insurance)	0	0.0%	0	0.0%	0	0.0%	<0.1%
CUA Health	0	0.0%	1	0.2%	0	0.0%	0.5%
Defence Health	0	0.0%	12	1.9%	0	0.0%	2.0%
Doctors' Health Fund	1	3.1%	0	0.0%	0	0.0%	0.5%
GMHBA (incl. Health.com.au)	0	0.0%	12	1.9%	2	15.4%	2.3%
HBF Health & GMF/Healthguard	1	3.1%	18	2.8%	1	7.7%	7.3%
HCF (incl. RT Health)	5	15.6%	84	13.1%	1	7.7%	12.4%
HCI (Health Care Insurance)	0	0.0%	0	0.0%	0	0.0%	0.1%
Health Partners	0	0.0%	2	0.3%	0	0.0%	0.7%
HIF (Health Insurance Fund of Aus.)	0	0.0%	8	1.3%	0	0.0%	0.7%
Latrobe Health	0	0.0%	2	0.3%	0	0.0%	0.7%
Medibank Private & AHM	11	34.4%	210	32.8%	2	15.4%	27.4%
Mildura District Hospital Fund Limited	1	3.1%	0	0.0%	0	0.0%	0.3%
National Health Benefits Aust.	0	0.0%	0	0.0%	0	0.0%	0.1%
Navy Health	0	0.0%	1	0.2%	0	0.0%	0.4%
NIB Health & GU Corporate Health	3	9.4%	67	10.5%	2	15.4%	9.4%
Peoplecare	0	0.0%	1	0.2%	1	7.7%	0.5%
Phoenix Health Fund	0	0.0%	0	0.0%	0	0.0%	0.2%
Police Health	0	0.0%	0	0.0%	0	0.0%	0.5%
QLD Country Health Fund	0	0.0%	3	0.5%	0	0.0%	0.4%
Reserve Bank Health	0	0.0%	1	0.2%	0	0.0%	<0.1%
St Lukes Health	0	0.0%	2	0.3%	0	0.0%	0.6%
Teachers Health	2	6.3%	13	2.0%	0	0.0%	2.6%
Transport Health	0	0.0%	2	0.3%	0	0.0%	0.1%
TUH	0	0.0%	0	0.0%	0	0.0%	0.6%
Westfund	0	0.0%	6	0.9%	0	0.0%	0.9%
<b>Total for Health Insurers</b>	<b>32</b>	<b>100.0%</b>	<b>646</b>	<b>100.9%</b>	<b>13</b>	<b>100.0%</b>	

<sup>2</sup> This table shows complaints regarding Australian registered health insurers. This table excludes complaints regarding Overseas Visitors Health Cover and Overseas Student Health Cover insurers, and other bodies.

<sup>3</sup> Investigations required the intervention of the Ombudsman and the health insurer.

<sup>4</sup> Source: Australian Prudential Regulation Authority, Market Share, All Policies, 30 June 2022.

Table 3: Complaint issues and sub-issues, received 1 January–31 March 2023

ISSUE					ISSUE				
Sub-issue	Jun 22	Sep 22	Dec 22	Mar 23	Sub-issue	Jun 22	Sep 22	Dec 22	Mar 23
<b>BENEFIT</b>					<b>INFORMED FINANCIAL CONSENT</b>				
Accident and emergency	6	12	13	8	Doctors	0	0	0	1
Accrued benefits	0	4	3	1	Hospitals	1	1	0	4
Ambulance	5	1	7	7	Other	0	0	0	0
Amount	20	8	8	10	<b>MEMBERSHIP</b>				
Delay in payment	21	60	38	33	Adult dependents	10	10	16	9
Excess	10	8	15	11	Arrears	7	6	8	5
Gap—Hospital	19	11	28	2	Authority over membership	2	4	4	5
Gap—Medical	14	25	20	39	Cancellation	387	285	96	65
General treatment (extras/ancillary)	37	34	47	49	Clearance certificates	28	18	16	12
High cost drugs	1	1	0	3	Continuity	20	25	24	21
Hospital exclusion/restriction	32	44	41	29	Rate and benefit protection	1	1	6	2
Insurer rule	26	18	14	12	Suspension	9	15	12	14
Limit reached	2	1	0	2	<b>SERVICE</b>				
New baby	2	5	0	3	Customer service advice	19	48	45	114
Non-health insurance	1	0	1	0	General service issues	22	36	49	43
Non-health insurance—overseas benefits	0	0	0	0	Premium payment problems	23	42	33	39
Non-recognised other practitioner	0	1	1	0	Service delays	312	180	20	28
Non-recognised podiatry	1	0	0	1	<b>WAITING PERIOD</b>				
Other compensation	1	1	2	1	Benefit limitation period	0	0	2	2
Out of pocket not elsewhere covered	5	1	2	2	General	16	21	10	10
Out of time	0	2	0	0	Obstetric	6	5	4	4
Preferred provider schemes	5	0	4	3	Other	3	3	1	4
Prostheses	0	2	7	4	Pre-existing conditions	60	69	57	67
Workers compensation	0	0	0	0	<b>OTHER</b>				
<b>CONTRACT</b>					Access	5	3	2	0
Hospitals	5	8	3	1	Acute care and type C certificates	0	1	2	2
Preferred provider schemes	3	3	0	2	Community rating	0	0	0	0
Second tier default benefit	0	1	1	0	Complaint not elsewhere covered	3	1	3	1
<b>COST</b>					Confidentiality and privacy	1	2	143	38
Dual charging	2	1	1	2	Demutualisation/sale of health insurers	0	0	0	0
Rate increase	18	13	11	15	Discrimination	0	0	0	0
<b>INCENTIVES</b>					Medibank sale	0	0	1	0
Lifetime Health Cover	20	30	29	14	Non-English speaking background	0	0	0	0
Medicare Levy Surcharge	3	2	1	0	Non-Medicare patient	1	0	0	1
Private health insurance reforms	0	0	0	0	Private patient election	0	1	0	1
Rebate	0	8	8	2	Rule change	3	3	1	1
Rebate tiers and surcharge changes	0	0	0	1					
<b>INFORMATION</b>									
Brochures and websites	4	4	6	4					
Lack of notification	12	8	7	11					
Radio and television	0	0	1	0					
Standard Information Statement	3	1	0	3					
Verbal advice	13	8	6	9					
Written advice	2	4	5	3					