

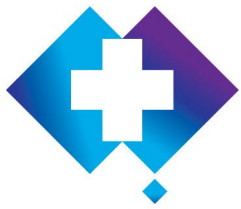


Private Healthcare Australia
Better Cover. Better Access. Better Care.



PHA Annual Hospital High Claims Report 2025

Released November 2025



Executive Summary

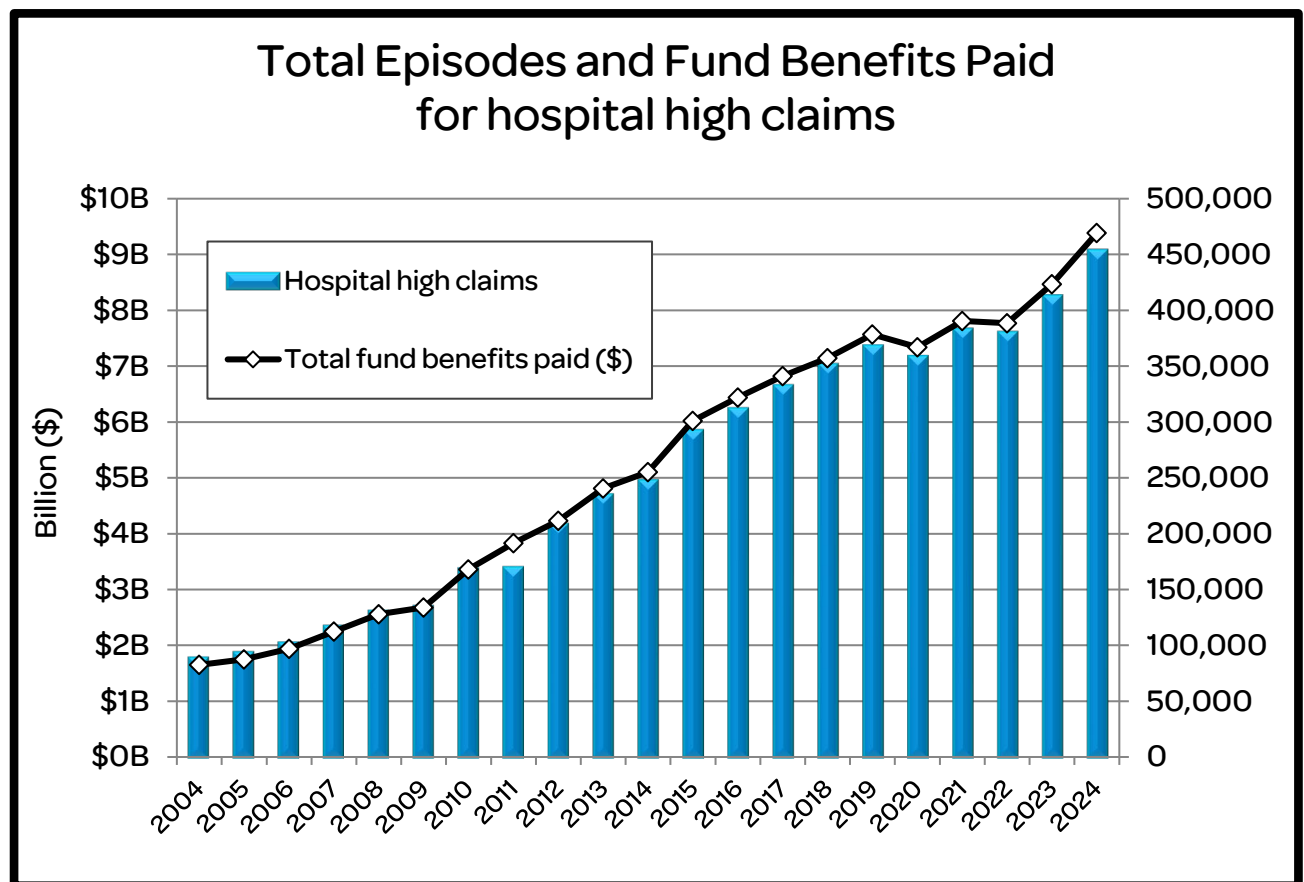
Private Healthcare Australia's *Annual Hospital High Claims 2025* report provides a sector-wide analysis of high-value hospital claims paid by health funds in the 12 months to December 2024, based on data from **29 funds covering 100% of the industry**.

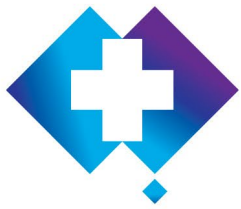
In 2024, health funds paid **453,259 hospital high claims** – defined as episodes of care where the total insurer benefit payment exceeds **\$10,000**. This represents a **9.9% increase year-on-year** (+40,771 claims) and is the **highest volume on record**.

Total benefits paid reached **\$9.4 billion**, an increase of **10.8% on 2023** and **24% above 2019 (pre-COVID)**.

High claims accounted for **50.4% of all hospital benefits** paid in 2024, up **1.3 percentage points** on 2023 and **2.4 points higher than 2019**.

This sustained growth reflects the **rising complexity and cost of hospital care**, and reinforces the **critical role of private health insurance** in ensuring **access to high-cost hospital treatments**.





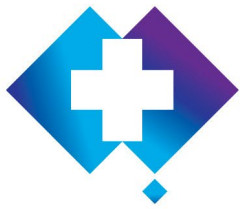
Hospital high claims - 2024

The **largest single claim** paid was **\$697,267**, for a patient requiring **mitral valve replacement (bioprosthesis)** following severe valve disease.

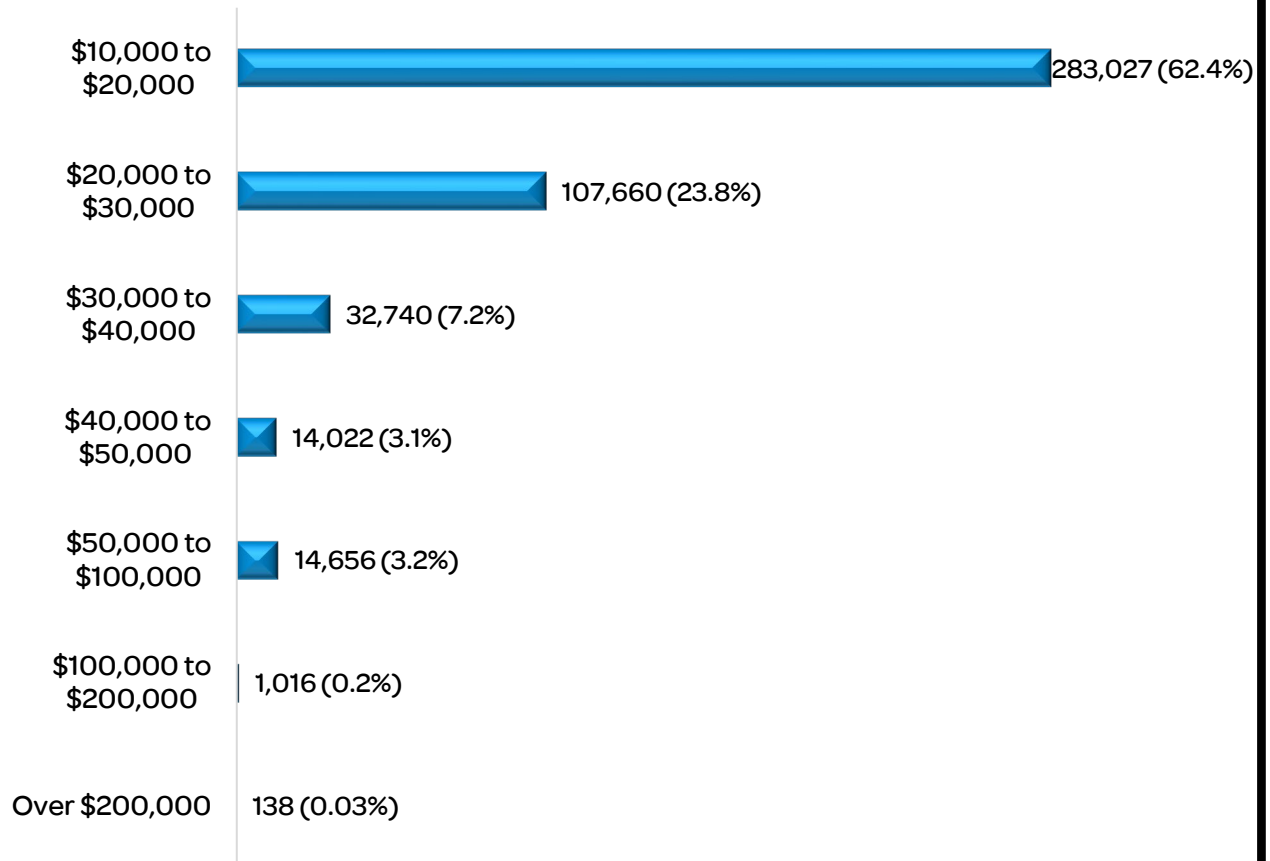
- The hospital stay lasted **2.7 months** and included a **tracheostomy with ventilation support for more than 95 hours**.
- The case was categorised as **catastrophic**, with significant complications and comorbidities.

Distribution of Hospital High Claims Paid in 2024 (Total: 453,259 Claims)

- **62.4% (283,027 claims):** \$10,000 to \$20,000
- **23.8% (107,660 claims):** \$20,000 to \$30,000
- **7.2% (32,740 claims):** \$30,000 to \$40,000
- **3.1% (14,022 claims):** \$40,000 to \$50,000
- **3.2% (14,656 claims):** \$50,000 to \$100,000
- **0.2% (1,016 claims):** \$100,000 to \$200,000
- **0.03% (138 claims):** Greater than \$200,000

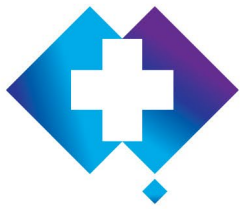


Distribution of hospital high claims by health fund benefit payments in 2024



Overall Position

- **9.3% of all hospital episodes** funded by PHI in 2024 were “high claims” (>\$10,000).
- This equates to **453,259 episodes**, or **3.7% of the insured population** with hospital cover (assuming one admission each).



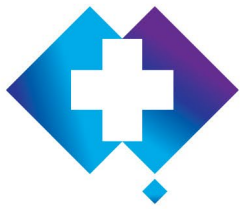
Mental Health Care Hospital High Claims Overview – 2024

In 2024, hospital high claims related to mental health treatment for private health insurance (PHI) members **increased by 7%**, reaching **32,806 claims**. Fund benefit payments rose by **10.3%**, from **\$648.2 million** to **\$714.9 million**.

Mental Health Care Hospital High Claims by Young Adult Members (18–30)

1 in 3 hospital high claims for PHI young adult members aged **18 to 30** in 2024 were for psychiatric, mental, addiction or behavioural disorder treatments in hospitals.

- **70%** of mental health treatment hospital high claimants for young adult members are females
- Hospital high claims for mental health treatment for young adult members have increased by **64 claims** to **6,644 claims** (**1% increase**), up **\$142.1M** to **\$148.5M** (**4.5% increase**). The average length of stay in hospital for their episode of care was **25.9 days**.
- Amongst the **18 to 30** high claimants for mental health treatment in hospitals, the top 5 mental health conditions were:
 - 1) **25%** for **depressive (mood/affective) disorders**
 - 2) **22%** for **anxiety conditions**
 - 3) **10%** for **drug use disorders excluding alcohol**
 - 4) **9%** for **eating disorders**
 - 5) **8%** for **bipolar disorder**
- **Severe depressive episode without psychotic symptoms (not postnatal related)** was the top hospitalisation reason for **18 to 30** high claimants for mental health treatment in hospitals (**15%** of high claims made by members aged **18 to 30** for mental health treatment in hospitals, followed by **10%** for PTSD).

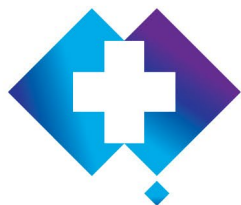


Mental Health Care Hospital High Claims by Elderly members (65 and Over)

Hospital high claims for mental health treatment for elderly PHI members aged **65 and over** have increased by **772 claims** to **6,816 claims** (**13% increase**), up **\$128.4M** to **\$147.7M** (**15% increase**). The average length of stay in hospital for their episode of care was **27.2 days**.

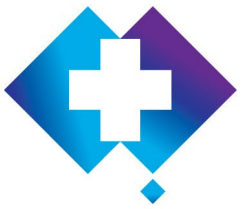
- 1) Amongst **65 and over** high claimants for mental health treatment in hospitals, the top 5 mental health conditions were:
 - 1) **35%** for **depressive (mood/affective) disorders**
 - 2) **23%** for **other mental and substance use disorders** such as delirium (a sudden mental change causing confusion and mixed-up thinking)
 - 3) **12%** for **dementia**
 - 4) **11%** for **anxiety disorders**
 - 5) **7%** for **alcohol use disorders**

In 2024, **Psychiatry/mental health-acute** was the top Service Related Group (SRG) or insurance claims category for privately insured members aged **up to 59 years of age** (was ranked #2 behind *Diagnostic gastrointestinal* in 2018).

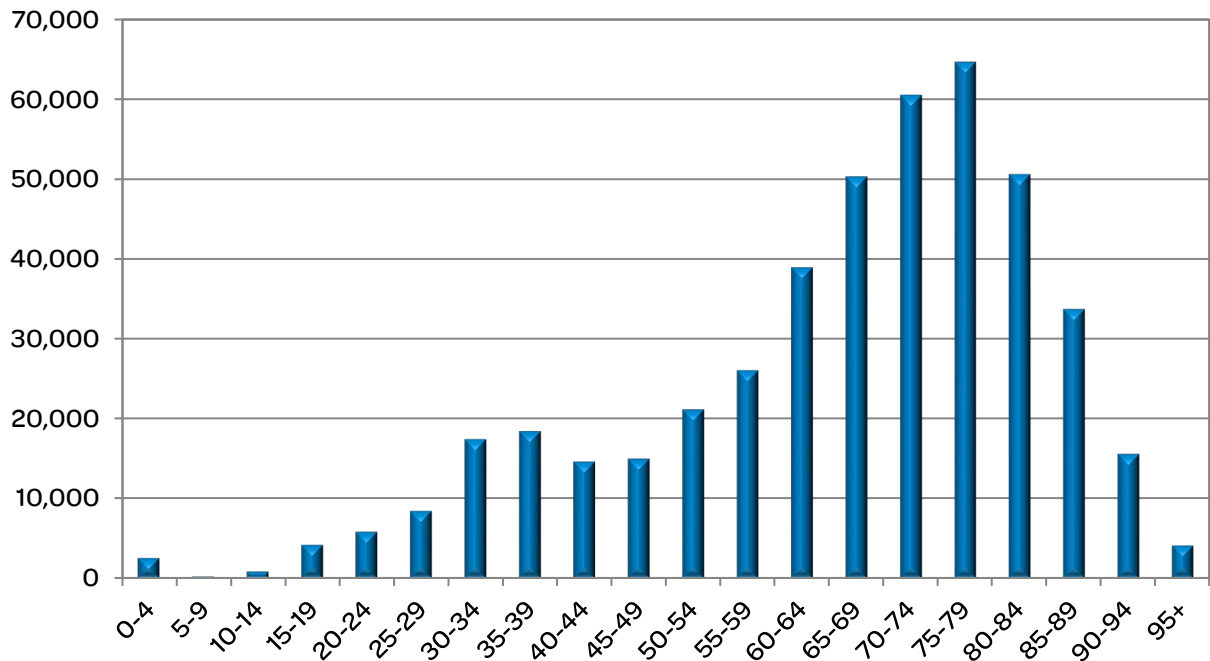


Hospital High Claims by Disease / Body System

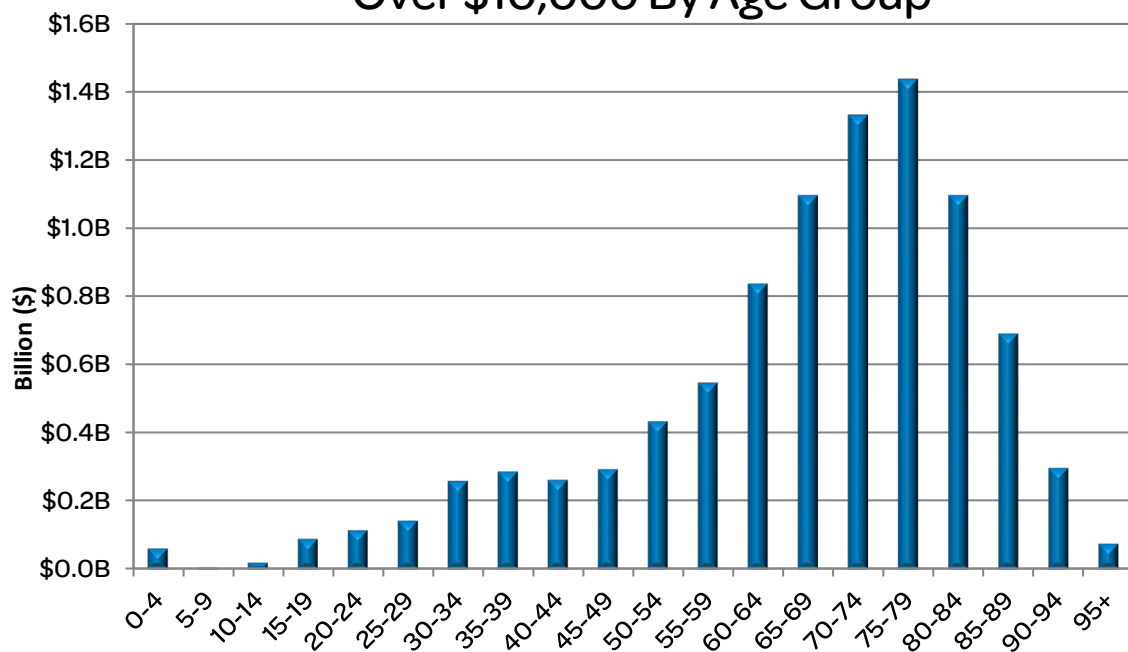
Disease / Body System	Share of High Claims	Highest Claim & Treatment
Musculoskeletal / Connective Tissue	29%	\$257,015 – Spinal fusion – low-back scoliosis
Circulatory System	17%	\$697,267 – Mitral & tricuspid valve disease with mitral valve replacement
Neoplasms (Benign & Cancer)	9%	\$366,905 – Non-cancerous brain tumour
Injury, Poisoning & External Causes	8%	\$382,980 – Heart valve prosthesis infection
Psychiatric / Mental / Addiction / Behavioural Disorders	7%	\$272,340 – Anorexia nervosa
Pregnancy, Childbirth & Postpartum	6%	\$77,544 – Bleeding due to low-lying placenta
Digestive System	5%	\$469,004 – Gastrectomy (stomach cancer surgery)
Genitourinary System	3%	\$621,723 – Kidney infection (pyonephrosis)
Endocrine, Nutritional & Metabolic	2.9%	\$287,174 – Carcinoid syndrome – complex metabolic procedure
Respiratory System	2.7%	\$655,859 – Severe viral pneumonia
Nervous System	1.6%	\$428,547 – Toxic encephalopathy
Skin & Subcutaneous Tissue	0.9%	\$159,799 – Severe bacterial foot infection

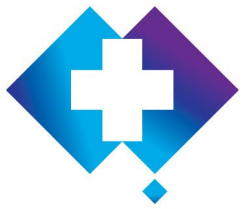


All Hospital Claims Over \$10,000 By Age Group



Total Fund Benefits Paid for all Hospital Claims Over \$10,000 By Age Group





Hospital High Claims – PHI Members Under 30 (2024)

For PHI members aged **under 30**, there were **22,032 hospital claims** with benefits exceeding **\$10,000** in 2024, **734 more high claims** compared to 2023 (**3.4% increase**) and **2,577 more high claims** compared to pre-pandemic 2019 (**13.2% increase**).

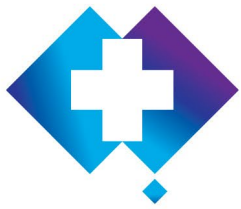
Of these **22,032 under 30s high claims** in 2024, **1,789 claims** were for neonatal care provided to premature babies with a total cost of **\$43.4 million**.

Benefits for all hospital high claims over **\$10,000** for under 30s cost **\$430 million** in 2024 (a **4.7% benefits increase** from 2023 and a **14.8% benefits increase** from pre-pandemic 2019).

Of the **22,032 claims** (see Table 8 for description of individual claims), the highest identifiable hospital claim for a PHI Member aged under 30 (excluding neonates) was for **\$279,465** for the treatment of inflammation of the brain and spinal cord following an infection. The PHI member in the **20-24 age group** spent about **1.5 months** in hospital.

Key Insights:

- Young adults continue to drive high-cost claims through **complex neurological, mental health, and severe infection treatments**.
- Neonatal care remains a significant contributor to high claims in the under-30 population.



High Claims Overview – Private Health Insurance Members

The attached tables provide detailed analysis of **hospital high claims** across disease groups, age cohorts, and top-cost treatments for 2024:

- **Table 1:** Top 20 identifiable high claims – **all PHI members**
- **Table 2:** Top 20 high claims – **Cardiovascular diseases**
- **Table 3:** Top 20 high claims – **Musculoskeletal & connective tissue diseases**
- **Table 4:** Top 20 high claims – **Psychiatric, mental, addiction or behavioural disorders**
- **Table 5:** Top 20 high claims – **Neoplasms (benign tumours & cancers)**
- **Table 6:** Top 20 high claims – **Diabetes-related care**
- **Table 7:** Top 5 selected high claims – **by age group**
- **Table 8:** Top 30 high claims – **PHI members aged under 30 (excluding neonates)**

Key Points:

- Tables provide **top-cost cases**, highlighting both **complex procedures and prolonged hospital stays**.
- Age-specific tables (7 & 8) show **high-cost claims for younger cohorts**, including neurological, mental health, and musculoskeletal conditions.
- Disease-specific tables (2–6) allow for **strategic insights** into high-cost areas, supporting **fund management and risk assessment**.

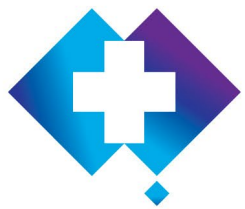


Table 1: Top 20 Identifiable Hospital High Claims for Private Health Insurance

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$697,267	F	70-74	Mitral & tricuspid valve disease with mitral valve replacement	84	Private
2	\$655,859	M	55-59	Severe viral pneumonia	144	Private
3	\$621,723	F	85-89	Kidney infection (pyonephrosis)	151	Private
4	\$524,372	M	70-74	Constrictive pericarditis	85	Private
5	\$486,479	M	0-4	Extreme prematurity (born 25 weeks)	133	Private
6	\$469,004	F	75-79	Gastrectomy (stomach cancer surgery)	145	Private
7	\$468,878	M	80-84	Coronary artery disease	92	Private
8	\$461,846	M	60-64	Stroke	246	Public
9	\$428,547	F	75-79	Toxic encephalopathy	109	Public
10	\$394,304	M	0-4	Extreme prematurity (born 24 weeks)	127	Private
11	\$393,293	M	75-79	Coronary artery disease	59	Private
12	\$389,451	F	0-4	Extreme prematurity (born 26 weeks)	125	Private
13	\$387,846	F	75-79	Mitral & tricuspid valve disease	50	Private
14	\$382,980	M	75-79	Heart valve prosthesis infection	94	Private
15	\$374,655	M	60-64	Intestinal blockage from adhesions	78	Private
16	\$366,905	F	65-69	Non-cancerous brain tumour	123	Private
17	\$355,760	F	70-74	Viral mouth/throat infection (herpesvirus)	114	Private
18	\$350,772	F	80-84	Mitral valve regurgitation	50	Private
19	\$345,234	F	75-79	Intestinal blockage from adhesions	52	Private
20	\$340,524	M	65-69	Mitral & aortic valve disease	94	Private

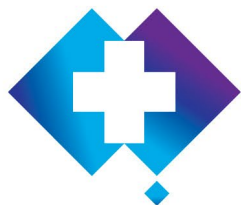


Table 2: Top 20 Identifiable High Claims for the treatment of Cardiovascular Diseases

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$697,267	F	70-74	Mitral valve replacement	84	Private
2	\$524,372	M	70-74	Chronic constrictive pericarditis	85	Private
3	\$468,878	M	80-84	Coronary artery disease	92	Private
4	\$461,846	M	60-64	Stroke	246	Public
5	\$393,293	M	75-79	Heart bypass for blocked arteries	59	Private
6	\$387,846	F	75-79	Mitral & tricuspid valve disease	50	Private
7	\$350,772	F	80-84	Mitral valve regurgitation	50	Private
8	\$340,524	M	65-69	Aortic & tricuspid valve disease with aortic valve replacement	94	Private
9	\$338,884	F	50-54	Mitral & aortic valve disease	80	Private
10	\$329,756	M	60-64	Heart attack (subendocardial)	61	Private
11	\$328,028	M	85-89	Coronary artery disease	146	Private
12	\$309,313	M	50-54	Stroke	123	Public
13	\$302,567	M	75-79	Coronary clot with angiography	87	Private
14	\$282,439	M	65-69	Coronary artery disease	50	Private
15	\$281,253	F	75-79	Mitral valve replacement	62	Private
16	\$265,198	F	85-89	Mitral valve regurgitation	56	Private
17	\$265,142	M	70-74	Coronary artery disease	47	Private
18	\$260,457	F	65-69	Heart attack (anterior wall)	54	Private
19	\$256,763	F	75-79	Tricuspid valve regurgitation	48	Private
20	\$253,399	M	65-69	Mitral valve regurgitation	55	Private

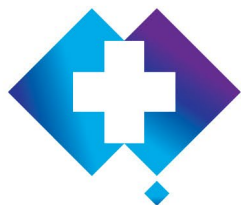


Table 3: Top 20 Identifiable High Claims for the treatment of Musculoskeletal System and Connective Tissue diseases

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$257,015	F	65-69	Spinal fusion – low-back scoliosis	10	Private
2	\$245,616	F	70-74	Severe soft tissue infection	128	Private
3	\$236,321	M	60-64	Spinal fusion – spinal stenosis	112	Private
4	\$231,681	M	80-84	Spinal fusion – low-back pain	54	Private
5	\$231,534	F	60-64	Spinal fusion – upper-back kyphosis	37	Private
6	\$228,447	F	45-49	Spinal fusion – mid/low-back scoliosis	21	Private
7	\$218,725	F	80-84	Spinal disc degeneration	45	Private
8	\$214,184	F	60-64	Spinal fusion – sciatica	28	Private
9	\$210,884	F	25-29	Severe pelvis/thigh infection	116	Private
10	\$203,069	F	70-74	Spinal fusion – disc + nerve pain	24	Private
11	\$202,435	F	70-74	Spinal fusion – lumbosacral scoliosis	66	Private
12	\$200,778	M	60-64	Spinal fusion – osteoporotic fracture	59	Private
13	\$196,084	M	50-54	Low-back scoliosis (unspecified)	19	Private
14	\$196,047	F	70-74	Spinal fusion – lumbosacral scoliosis	23	Private
15	\$192,061	M	75-79	Spinal fusion – disc degeneration	32	Private
16	\$191,421	F	75-79	Spinal fusion – low-back scoliosis	16	Private
17	\$191,017	F	55-59	Spinal fusion – lumbosacral scoliosis	20	Private
18	\$190,366	F	55-59	Spinal fusion – disc degeneration	8	Private
19	\$189,981	M	75-79	Spinal fusion – mid/low-back scoliosis	23	Private
20	\$188,897	F	60-64	Spinal fusion – low-back pain	44	Private

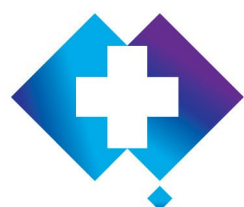


Table 4: Top 20 Identifiable High Claims for the treatment of Psychiatric, mental, addiction or behavioural disorders

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$272,340	F	30-34	Anorexia nervosa	634	Public
2	\$259,700	F	15-19	Schizophrenia	633	Public
3	\$250,827	M	70-74	Schizophrenia	94	Public
4	\$231,511	F	50-54	Severe depression (non-psychotic)	114	Private
5	\$227,522	F	45-49	Severe recurrent depression (non-psychotic)	98	Private
6	\$204,986	F	60-64	Severe recurrent depression (with hallucinations)	65	Private
7	\$204,169	F	60-64	Severe recurrent depression (non-psychotic)	66	Private
8	\$194,169	M	25-29	Schizophrenia	97	Private
9	\$178,290	F	45-49	Bipolar disorder	62	Private
10	\$170,731	M	55-59	Bipolar – manic (non-psychotic)	60	Private
11	\$170,396	M	75-79	Bipolar – hypomanic	56	Private
12	\$158,781	M	20-24	Severe depression (non-psychotic)	66	Private
13	\$158,776	F	15-19	Generalised anxiety disorder	198	Public
14	\$157,206	F	65-69	Severe recurrent depression (non-psychotic)	226	Public
15	\$154,276	F	40-44	Severe recurrent depression (non-psychotic)	76	Private
16	\$151,873	F	30-34	PTSD	180	Private
17	\$151,010	F	65-69	Dementia + mood/behaviour changes	64	Private
18	\$148,191	F	60-64	PTSD	64	Private
19	\$146,194	F	75-79	Severe recurrent depression (non-psychotic)	61	Private
20	\$144,651	F	70-74	Severe recurrent depression (non-psychotic)	60	Private

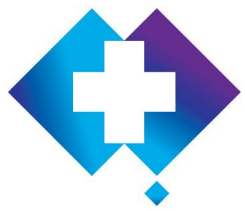


Table 5: Top 20 Identifiable High Claims for the treatment of Neoplasms (benign tumours and cancers)

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$366,905	F	65-69	Benign/uncertain brain tumour	123	Private
2	\$311,708	M	75-79	Mouth/throat cancer	99	Public
3	\$289,599	F	80-84	Stomach cancer	106	Private
4	\$266,336	M	75-79	Lung cancer	64	Private
5	\$247,950	F	75-79	Pancreatic cancer	57	Private
6	\$210,721	M	50-54	Pancreatic cancer	51	Private
7	\$208,451	F	75-79	Bowel cancer (colon/rectal)	31	Private
8	\$204,116	M	70-74	Other/unspecified cancer	51	Private
9	\$191,420	M	75-79	Non-Hodgkin lymphoma	126	Private
10	\$180,780	M	60-64	Gallbladder cancer	56	Private
11	\$175,215	M	65-69	Brain/spinal cord cancer	58	Private
12	\$171,593	F	80-84	Pancreatic cancer	63	Private
13	\$171,503	M	70-74	Cancer of unknown site	17	Private
14	\$167,897	M	75-79	Leukaemia	142	Private
15	\$166,112	F	10-14	Leukaemia	148	Public
16	\$165,005	F	70-74	Myeloma	71	Private
17	\$164,814	M	80-84	Stomach cancer	0	Private
18	\$163,720	F	65-69	Bowel cancer (colon/rectal)	38	Private
19	\$162,486	M	70-74	Leukaemia	136	Private
20	\$162,236	F	65-69	Cancer of unknown site	51	Private

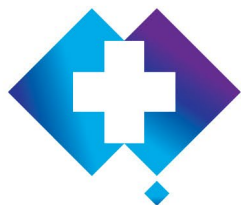


Table 6: Top 20 Identifiable High Claims for the treatment of Diabetes

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$231,294	M	60-64	T2 diabetes – above-knee amputation	45	Private
2	\$174,380	M	60-64	T1 diabetes – toe/upper limb amputation	778	Private
3	\$160,778	M	75-79	T2 diabetes – foot gangrene + ventilation	42	Private
4	\$131,722	F	80-84	T2 diabetes – vascular surgery	32	Private
5	\$131,130	M	70-74	T2 diabetes – foot ulcer surgery	186	Private
6	\$127,277	M	60-64	T2 diabetes – foot ulcer	19	Private
7	\$107,835	M	75-79	T2 diabetes – foot ulcer	129	Public
8	\$105,047	F	85-89	T2 diabetes – foot ulcer surgery	143	Private
9	\$94,300	M	60-64	T2 diabetes – foot ulcer surgery	49	Private
10	\$93,837	M	70-74	T2 diabetes – kidney/urinary complications	93	Private
11	\$90,201	M	75-79	T2 diabetes – foot ulcer	197	Public
12	\$89,829	M	70-74	T2 diabetes – toe/partial foot amputation	75	Private
13	\$89,644	M	80-84	T2 diabetes – toe amputation	51	Private
14	\$88,453	F	70-74	T2 diabetes – major vascular surgery	43	Private
15	\$86,615	M	70-74	T2 diabetes – major amputation	24	Private
16	\$85,926	F	75-79	T2 diabetes – other complications	92	Public
17	\$85,559	F	80-84	T1 diabetes – foot ulcer atherectomy	71	Private
18	\$84,222	F	85-89	T2 diabetes – toe/upper limb amputation	45	Private
19	\$84,179	M	85-89	T2 diabetes – major foot surgery	60	Private
20	\$82,406	M	65-69	T2 diabetes – major foot surgery	72	Private

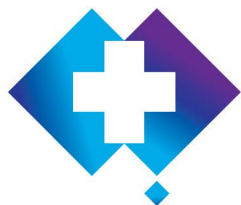
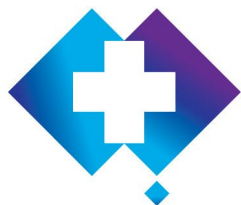
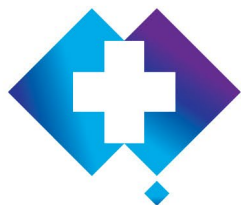


Table 7: Top 5 Identifiable High Claims by 5 Year Age Group

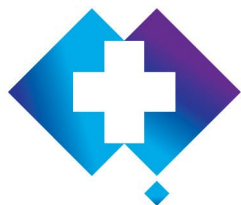
Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
0-4	\$486,479	M	Extreme prematurity (born 25 weeks)	133	Private
	\$394,304	M	Extreme prematurity (born 24 weeks)	127	Private
	\$389,451	F	Extreme prematurity (born 26 weeks)	125	Private
	\$328,627	F	Extreme prematurity (born 23 weeks)	115	Private
	\$323,714	F	Extreme prematurity (born 23 weeks)	119	Private
5-9	\$72,458	M	Epilepsy – neurostimulator	144	Public
	\$67,577	M	Severe nausea/vomiting – gastroscopy + central line	76	Public
	\$58,705	M	Stroke	83	Public
	\$56,399	M	Severe nausea/vomiting – endoscopy + biopsy	104	Public
	\$55,050	M	Severe pneumonia – Mycoplasma	91	Public
10-14	\$166,112	F	Leukaemia	148	Public
	\$136,917	F	Spinal fusion – mid/low scoliosis	10	Private
	\$116,712	F	Spinal fusion – mid/low scoliosis	10	Private
	\$108,450	F	Spinal fusion – mid/low scoliosis	8	Private
	\$103,538	F	Spinal fusion – mid/low scoliosis	8	Private
15-19	\$259,700	F	Schizophrenia	633	Public
	\$158,776	F	Anxiety – generalised	198	Public
	\$156,912	F	Spinal fusion – mid/low scoliosis	13	Private
	\$144,858	M	Spinal fusion – mid scoliosis	7	Private
	\$138,771	F	Spinal fusion – mid/low scoliosis	8	Private
20-24	\$279,465	F	Other types of brain and spinal cord inflammation, like encephalitis and myelitis	45	Public



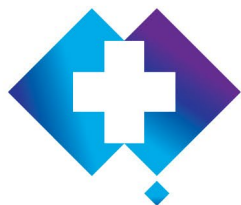
Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$158,781	M	Depression – severe (non-psychotic)	66	Private
	\$155,569	M	Guillain-Barré syndrome	97	Public
	\$133,105	F	PTSD	63	Private
	\$123,252	F	Stroke	222	Public
25-29	\$210,884	F	Severe pelvic/thigh infection	116	Private
	\$196,370	F	Brain cysts – complications	63	Private
	\$194,381	F	Nerve disorder – brain/spinal	77	Public
	\$194,169	M	Schizophrenia	97	Private
	\$99,750	M	Jaw joint disorder – corrective surgery	3	Private
30-34	\$272,340	F	Anorexia nervosa	634	Public
	\$151,873	F	PTSD	180	Private
	\$139,062	F	Paranoid schizophrenia – ECT	291	Public
	\$127,306	F	Spinal fusion – low back pain	25	Private
	\$114,550	F	Acute pancreatitis	30	Private
35-39	\$199,658	M	Acute pancreatitis	87	Private
	\$177,351	F	Spinal fusion – mid scoliosis	65	Private
	\$163,567	M	Spinal fusion – low back pain	13	Private
	\$125,609	M	Opioid mental health disorder	44	Private
	\$123,216	F	Schizoaffective disorder/schizophrenia	41	Private
40-44	\$258,663	F	Severe lung inflammation – nasendoscopy	46	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$206,921	F	Severe obesity – gastric bypass	63	Private
	\$179,964	F	Brain tumour – cranial surgery	54	Private
	\$154,276	F	Depression – recurrent (non-psychotic)	76	Private
	\$152,885	F	Hip osteoarthritis	26	Private
45-49	\$228,447	F	Spinal fusion – mid/low scoliosis	21	Private
	\$227,522	F	Depression – recurrent (non-psychotic)	98	Private
	\$184,212	M	Encephalopathy – severe neuro complications	78	Private
	\$179,365	M	Infection – amputation site	275	Public
	\$178,290	F	Bipolar disorder	62	Private
50-54	\$338,884	F	Heart valve disorder	80	Private
	\$309,313	M	Stroke	123	Public
	\$231,511	F	Bipolar – severe depression (non-psychotic)	114	Private
	\$210,721	M	Pancreatic cancer	51	Private
	\$196,084	M	Spinal fusion – low back scoliosis	19	Private
55-59	\$655,859	M	Severe viral pneumonia	144	Private
	\$312,967	M	Biliary pancreatitis	60	Private
	\$252,425	F	Rheumatic valve disease	41	Private
	\$232,762	F	Digestive complications – post-surgery	63	Private
	\$218,331	M	Aortic valve insufficiency	49	Private
60-64	\$461,846	M	Stroke	246	Public



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$374,655	M	Intestinal blockage – parastomal hernia repair	78	Private
	\$329,756	M	Heart attack – subendocardial	61	Private
	\$236,321	M	Spinal stenosis – lumbar fusion + decompression	112	Private
	\$231,534	F	Thoracic kyphosis – spinal fusion	37	Private
65-69	\$366,905	F	Cerebellar tumour removal	123	Private
	\$340,524	M	Rheumatic valve disease – aortic repair + replacement	94	Private
	\$331,376	F	Severe lung inflammation – tracheostomy	121	Private
	\$292,118	F	Hip prosthesis revision – femur graft	213	Private
	\$282,439	M	Coronary artery disease	50	Private
70-74	\$697,267	F	Rheumatic valve disease – mitral replacement	84	Private
	\$524,372	M	Constrictive pericarditis – pericardiectomy	85	Private
	\$355,760	F	Severe herpes mouth/throat infection	114	Private
	\$287,636	M	Intestinal vascular disorder	59	Private
	\$287,174	M	Carcinoid syndrome – complex metabolic procedure	481	Private
75-79	\$469,004	F	Gastrectomy (stomach cancer surgery)	145	Private
	\$428,547	F	Toxic encephalopathy	109	Public
	\$393,293	M	Heart bypass surgery	59	Private
	\$387,846	F	Mitral + tricuspid valve disorder	50	Private
	\$382,980	M	Heart valve prosthesis infection	94	Private
80-84	\$468,878	M	Coronary artery disease	92	Private
	\$350,772	F	Mitral valve repair + annuloplasty	50	Private
	\$289,599	F	Stomach cancer – subtotal gastrectomy	106	Private
	\$245,608	F	Guillain-Barré syndrome	128	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$231,681	M	Spinal fusion – low back pain	54	Private
85-89	\$621,723	F	Kidney infection (pyonephrosis)	151	Private
	\$328,028	M	Coronary artery disease	146	Private
	\$265,198	F	Mitral valve insufficiency	56	Private
	\$219,306	M	Thoracoabdominal aortic aneurysm – vascular surgery	36	Private
	\$212,169	F	Intestinal blockage – adhesions	70	Private
90-94	\$141,057	M	Osteoporotic fracture – spinal fusion	68	Private
	\$118,475	M	Aortic valve stenosis – angiography	31	Private
	\$113,689	M	Heart failure – valve surgery	37	Private
	\$110,303	M	Abdominal aortic aneurysm – vascular surgery	11	Private
	\$110,204	M	Heart attack – subendocardial + valve surgery	32	Private
95+	\$111,835	M	Iliac artery aneurysm/dissection – vascular surgery	56	Private
	\$93,786	F	Bifascicular block – pacemaker	47	Private
	\$80,243	M	Limb amputation – severe atherosclerosis	33	Private
	\$79,758	F	Atrial fibrillation/flutter	19	Private
	\$78,669	F	Hip fracture – unilateral replacement	77	Private

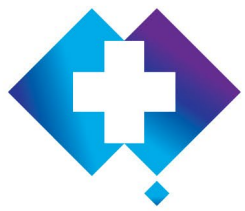
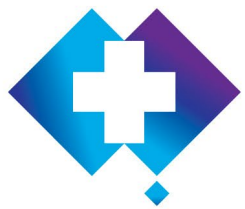


Table 8: Top 30 Identifiable High Claims for Private Health Insurance Members Aged Under 30 (excluding neonates)

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$279,465	F	20-24	Other types of brain and spinal cord inflammation, like encephalitis and myelitis	45	Public
2	\$259,700	F	15-19	Schizophrenia	633	Public
3	\$210,884	F	25-29	Severe pelvic/thigh soft tissue infection	116	Private
4	\$196,370	F	25-29	Brain cysts – life-threatening	63	Private
5	\$194,381	F	25-29	Other nerve disease – brain/spinal cord	77	Public
6	\$194,169	M	25-29	Schizophrenia	97	Private
7	\$166,112	F	10-14	Leukemia	148	Public
8	\$158,781	M	20-24	Severe non-psychotic depression	66	Private
9	\$158,776	F	15-19	Generalised anxiety disorder	198	Public
10	\$156,912	F	15-19	Spinal fusion – mid/lower back scoliosis	13	Private
11	\$155,569	M	20-24	Guillain-Barré syndrome	97	Public
12	\$144,858	M	15-19	Spinal fusion – mid-back scoliosis	7	Private
13	\$138,771	F	15-19	Spinal fusion – mid/lower back scoliosis	8	Private
14	\$138,258	F	15-19	Spinal fusion – mid/lower back scoliosis	9	Private



Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
15	\$136,917	F	10-14	Spinal fusion – mid/lower back scoliosis	10	Private
16	\$133,105	F	20-24	PTSD	63	Private
17	\$125,684	F	15-19	Spinal fusion – mid-back scoliosis	8	Private
18	\$124,900	F	15-19	Nerve bowel + severe upper gut surgery	140	Public
19	\$124,706	F	15-19	Spinal fusion – mid/lower back scoliosis	12	Private
20	\$123,252	F	20-24	Stroke	222	Public
21	\$122,529	F	15-19	Spinal fusion – mid-back scoliosis	6	Private
22	\$117,687	F	15-19	Spinal fusion – mid-back scoliosis	7	Private
23	\$117,677	M	15-19	Spinal fusion – mid/lower back scoliosis	12	Private
24	\$117,411	F	20-24	Adjustment + anxiety disorders	56	Private
25	\$116,712	F	10-14	Spinal fusion – mid/lower back scoliosis	10	Private
26	\$114,879	F	20-24	Anorexia nervosa	128	Public
27	\$114,456	F	15-19	Schizoaffective disorder/schizophrenia	228	Public
28	\$111,991	M	15-19	Spinal fusion – mid/lower back scoliosis	16	Private
29	\$111,830	F	15-19	Severe pelvic endometriosis	35	Private
30	\$110,861	M	15-19	Spinal fusion – mid/lower back scoliosis	7	Private