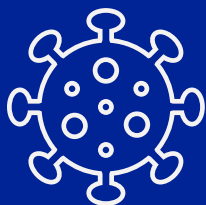


Australian Health Funds have provided members with over \$4 billion in support since the start of the pandemic



Since the beginning of the COVID-19 pandemic, all health funds have provided financial and social support to members.

Initiatives included deferring premium increases, offering financial relief, extending mental health support, funding telehealth and returning savings to members.

AIA Health Insurance



- Refunds for members who are restricted in accessing extra services
- Telehealth consultation benefit provisions

www.aia.com.au/health 1800 333 004

Australian Unity



- Total value delivered to members of around \$97 million since the start of the pandemic
- Annual premium increase deferred until 1 April 2024, the entire premium deferral representing \$32 million of COVID related support

www.australianunity.com.au 13 29 39

Bupa



\$1.27 billion support package comprised of:

- \$765 million cashback
- Premium increase deferral to 1 October 2023
- \$58 million financial hardship package
- \$5 million mental health support package

www.bupa.com.au 134 135

CBHS



\$62 million pandemic support package comprised of:

- \$10.7 million in Extras premium refunds
- ~\$33 million in deferral or premium increases (inclusive of \$10 million for 1 April 2023 deferral)
- \$3.1 million in Financial Hardship and Benefits Support
- \$15 million in cashback

www.cbhs.com.au 1300 654 123

Defence Health



- Delivered \$25 million of support to members to date
- Cashback worth over \$98.8 million in February 2023
- Expanded telehealth services
- Postponed April 2023 premium adjustment until 1 October 2023

www.defencehealth.com.au 1800 335 425

HBF (including CUA)



\$257.5 million in COVID-19 support to members, comprising:

- \$156.4 million in COVID-19 savings paid back to members
- Cancellation of HBF's 2020 premium increase (\$95.1 million cumulative impact)
- \$3 million in hardship and complimentary cover
- CUA deferring its 2020 premium increase, saving \$3 million

www.hbf.com.au 133 423



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

HCF



\$536 million COVID-19 support package including:

- \$309 million cashback
- Postponement of April 2020, April 2022 and April 2023 premium increases
- Financial hardship considerations
- Expanded telehealth services, mental health and wellbeing programs

www.hcf.com.au 13 13 34

Australian Health Funds have provided members with over \$4 billion in support since the start of the pandemic

GMHBA



GMHBA provided over \$85 million COVID-19 support to GMHBA and Frank members, including:

- Premium waiver of one month's policy cover for every active member
- Premium increases on hold for six months in 2020, 2022 and 2023
- Telehealth benefits for extras services
- COVID financial hardship premium relief
- Kieser physiotherapy and strength training
- Deferred elective surgery support program

www.gmhba.com.au  1300 446 422

Health Partners



- Returned over \$11 million to members
- Reduced premium payments by 5% from 1 October 2022 - 31 March 2023
- \$250 cash-back payments towards out-of-pocket costs if you need to be admitted to hospital from 1 July 2022 - 31 December 2023

www.healthpartners.com.au  1300 113 113

HIF



- Invested close to \$9 million in COVID-19 hardship measures to support members
- \$2.8 million cash-backs to members
- Mental health service offered to all members and provision of telehealth services

www.hif.com.au  1300 13 40 60

Latrobe Health Services



- Rolled over unused 2021 extra benefit limits on general dental and many allied health services
- Provision of telehealth services
- Introduced a support package of \$8 million to assist members throughout the pandemic.
- Announced a 6-month premium increase deferral from 1 April to 1 October, saving eligible members \$3.7 million

www.latrobehealth.com.au  1300 362 144

Medibank



- Delivered a total COVID givebacks and support of over \$1.37 billion to members
- 2-month premium deferral valued at \$59 million
- 24/7 Medibank Nurse and Medibank Mental Health Phone Support lines

www.medibank.com.au  134 190

Mildura Health Fund



- Postponed 2020 premium increase
- Rolled over extras benefits
- Telehealth services for members
- ~\$6 million in COVID-19 claims savings returned to eligible members

www.mildurahealthfund.com.au  (03) 5023 0269

nib



Provided around \$181 million of support to members including:

- Targeted health management programs, including cardiovascular, weight loss and diabetes programs
- Delayed premium increases four times and telehealth services

www.nib.com.au  13 16 42

Phoenix Health Fund



Provided support package of \$3.6 million to members including:

- COVID-19 hospitalisation covered regardless of cover
- Postponed 2020 and 2023 premium increase
- Cash give backs in 2022 and 2023
- Introduced Wellbeing Support program & telehealth services

www.phoenixhealthfund.com.au  1800 028 817



Australian Health Funds have provided members with over \$4 billion in support since the start of the pandemic

Police health



- Delivered a COVID discount totalling approximately \$2 million in 2021
- No premium increase guaranteed for a year in 2023

www.policehealth.com.au 1800 603 603

rt health



- Premium increase delayed in 2022 and 2023
- \$50,000 in grants to members suffering financial impacts of health-related issues

www.rthealthfund.com.au 1300 886 123

St Lukes Health Fund



- Postponed premium increases for its members at least until at least 1 July 2023 with more than \$5.6 million in rate deferrals since the start of the pandemic
- Increased mental health and telehealth services
- Financial hardship options for members

www.stlukes.com.au 1300 651 988

Teachers Health



- Returned approximately \$86 million to members via COVID give-back (2022 and 2023), this includes UniHealth and Nurses & Midwives Health
- Postponed 2020, 2022 and 2023 Premium increase
- Rollover of unused extras benefits from calendar year 2021 to 2022
- COVID-19 hospitalisation covered regardless of hospital cover
- Provision of telehealth services
- COVID-19 financial hardship options for members

www.teachershealth.com.au 1300 727 538

Transport Health



- Deferred premium increase until November 2022

www.transporthealth.com.au 1300 806 808

TUH



- Returned around \$30 million via COVID savings in member give-backs
- Premium increases below industry average for 4 consecutive years in a row

www.tuh.com.au 1300 360 701

Westfund



Provided a \$16.8 million COVID-19 Community Support Package for members, including:

- Returning \$11.7 million to eligible members
- Telehealth services and Health and Wellbeing program
- Deferred a scheduled premium increase to August 1, 2022, saving eligible members \$2.95 million
- 2023 premium increase lower than the industry average

www.westfund.com.au 1300 937 838

