

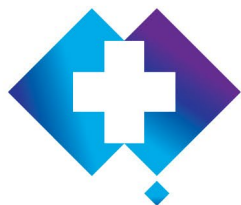


Private Healthcare Australia
Better Cover. Better Access. Better Care.



PHA Annual Hospital High Claims Report 2021

Released August 2021



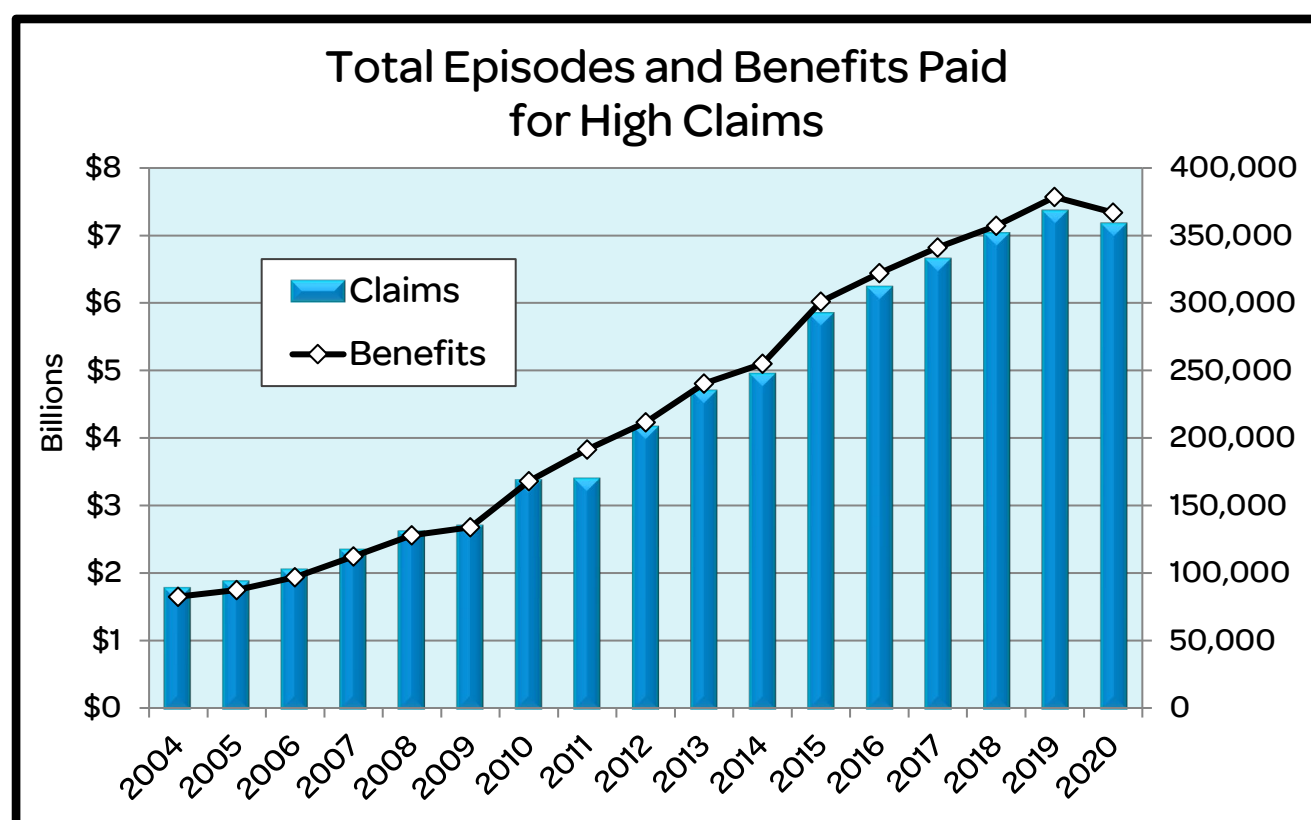
Summary

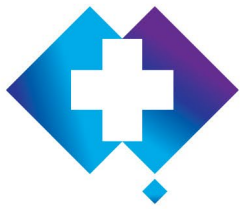
Private Healthcare Australia's Annual Hospital High Claims 2021 Report analyses the nature and magnitude of hospital treatment high claims paid by Health Funds over the past 12 months ending December 2020 and is collated using data from 37 health funds, which represents 100% of the private health insurance industry in Australia.

In 2020, the private health insurance sector paid out 358,375 hospital claims on behalf of members where the benefit payment for the episode of care exceeded \$10,000.

This represents a slight decrease in the number of hospital high claims on the previous reporting year of 2.6% (less 9,604 hospital high claims), with total hospital benefits paid for these claims exceeding \$7.33 billion (a 3.1% decrease).

Hospital high claims represented 49% of total hospital benefits (+1% increase on the previous year) paid out by health insurers on behalf of members for hospital treatments during 2020.





COVID-19 Impact on High Claims

As anticipated as a result of the COVID pandemic the number of high claims in hospitals overall in 2020 decreased slightly by 2.6% compared to the previous pre-pandemic year in 2019, with benefits expenditure on high claims decreasing by 3.1%. High claims and member benefits paid for high claimants ended last year at 97% of previous year's levels demonstrates the rebound of elective surgery in the private sector by the end of 2020, in a year marked restrictions on elective surgeries (26 March to 28 April 2020), followed by a 112-day lockdown in Victoria (7 July to 28 October 2020). These numbers are consistent with overall benefits.

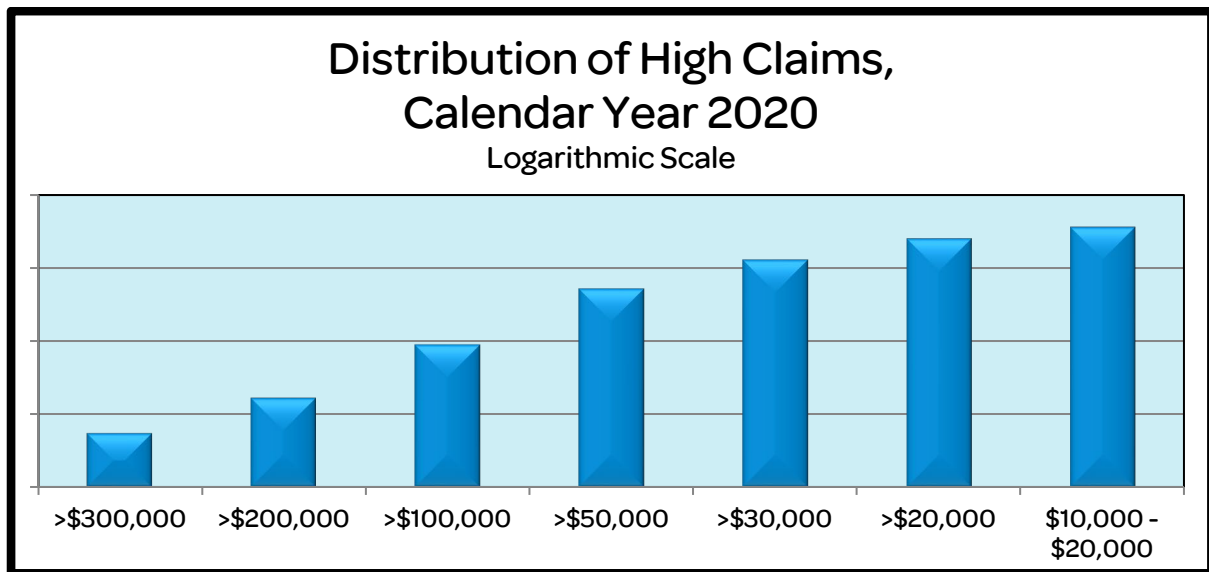
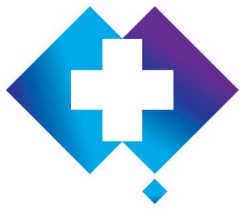
By the end of 2020, elective surgery levels had rebounded to 106% (Dec 2020 c.f. Dec 2019) with the latest monthly tracking figures from Private Healthcare Australia at the end of March 2021 showing that elective surgery was still operating at higher-than-normal monthly levels in the private sector (108%).

High Claims

The highest benefit paid was \$768,946 for the treatment of diverticulitis (inflammation or infection of abnormal pouches in the bowel wall) with perforation and abscess, requiring tracheostomy with ventilation. The patient was in hospital for over 6 months.

Of the 358,375 high claims:

- 13 cost more than \$300,000
- 69 cost more than \$200,000
- 865 cost more than \$100,000
- 12,118 cost more than \$50,000
- 48,114 cost more than \$30,000
- 131,053 cost more than \$20,000
- 227,322 cost between \$10,000 and \$20,000



Hospital claims for which the benefit payment was over \$10,000 accounted for 8.6% of all hospital episodes in 2020 (+0.4% increase from 2019). Assuming each of these people were hospitalised once, then for the 358,375 high claims, they represent 3.2% of the total insured population with hospital cover (-0.1% decrease from 2019).

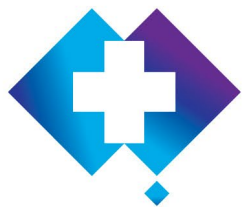
COVID-19 and mental health claims: emerging trends

Despite the expected reduction in hospital high claims, mental health high claims amongst young people have increased significantly.

Mental health treatment in hospitals is defined as the treatment and care of patients in hospitals with psychiatric, mental, addiction or behavioural disorders.

In 2020 compared to the previous pre-pandemic year:

- High claims for mental health treatment for PHI members under 30 have increased by 333 claims to 7,305 claims (4.8% increase), up \$3.93M to \$146.55M (2.8% increase)
- High claims for mental health treatment for PHI members aged 20 to 30 has increased by 138 claims to 5,879 claims (2.4% increase), up \$769K to \$118.46M (0.7% increase)
- For these young high claimants, the average length of stay in hospital for their mental health treatment episode of care was around 26 days.
- 72% of mental health treatment under 30s high claimants are females (2% increase from 2019).



- Amongst the under 30s high claimants for mental health treatment in hospitals, 31% were for *depressive disorders* followed by *anxiety disorders* (17%), *eating disorders* (12%), *drug use disorders excluding alcohol* (9.9%) and *Other mental and substance use disorders* (9.7%).
- *Severe depressive episode without psychotic symptoms (not postnatal related)* was the top hospitalisation specific reason for under 30s high claimants for mental health treatment in hospitals (17% of under 30s high claims for mental health treatment in hospitals).
- 1 in 5 hospital claims for PHI members under 30 were for the hospital treatment and care of patients with psychiatric, mental, addiction or behavioural disorders.
- *Mental diseases and disorders* is currently the top major diagnostic category for PHI female members aged up to 55 years of age (was only previously ranked #3 as recent as 2017/18).

COVID-19 confirmed hospitalisations funded by private health insurance

If you contract COVID-19 and would like to be treated as a private patient, you can use your private health insurance. This includes any in-hospital treatment that may be required as a result of rare adverse reactions to COVID-19 vaccinations. All policies, regardless of whether they are Basic, Bronze, Silver or Gold, cover members for hospitalisation related to COVID-19.

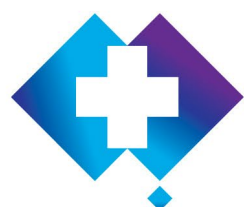
There has been 206 COVID-19 confirmed hospitalisations (reported or detected to date) funded by private health insurance in 2020. 6% of hospitalisation cases are for members under 30. Of the 206 COVID-19 confirmed hospitalisations, 52 were high claims (25%) where total fund benefit payments exceeded \$10,000 (see the Top 20 listing of COVID-19 confirmed high claims funded by Private Health Insurance in 2020, on the following page). Five patients acquired COVID-19 in hospital.

The highest benefit paid for COVID-19 confirmed hospitalisation was \$110,706, where the PHI member in the 70-74 age group spent 19 days (nearly 3 weeks) in ICU and required 286 hours (nearly 2 weeks) of mechanical ventilation and was in hospital for a total of 41 days.

The two most common COVID-19 confirmed hospitalisation reasons are Other viral pneumonia (ICD-10-AM code, *J12.8*) and Fever, unspecified (ICD-10-AM code, *R50.9*)

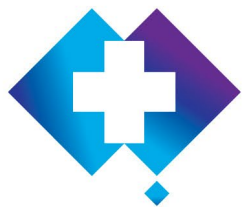
The average length of stay in hospital for the management of private patients with confirmed COVID-19 infection is 13.7 days.

The average total fund benefit paid by private health insurance for a COVID-19 confirmed hospitalisation for a PHI member was around \$8,500 per episode of hospital care and treatment in 2020. To date, the cumulative total fund benefits paid for these hospitalisations is over \$1.7M.



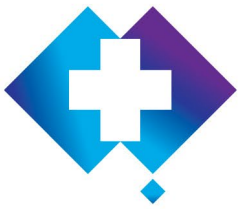
Top 20 COVID-19 confirmed high claims funded by Private Health Insurance in 2020

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$110,706	F	70-74	Embolism and thrombosis following insertion of cardiac and vascular prosthetic devices, implants and grafts	41	Private
2	\$110,458	M	60-64	Respiratory failure unspecified, type I	26	Private
3	\$92,997	M	75-79	Other viral pneumonia	38	Private
4	\$58,684	M	65-69	Other viral pneumonia	174	Public
5	\$49,322	M	45-49	Other spondylosis Lumbar region	12	Private
6	\$44,519	F	75-79	Fracture of lower end of radius with volar angulation	140	Public
7	\$38,355	M	65-69	Acute pharyngitis, unspecified	61	Public
8	\$30,699	M	65-69	Fever, unspecified	18	Private
9	\$28,309	M	85-89	Pneumonia due to staphylococcus	31	Private
10	\$26,631	M	75-79	Osteoarthritis of the hip joint	7	Private
11	\$25,265	M	40-44	Leukaemia	55	Public
12	\$24,938	F	95+	Other viral pneumonia	28	Private
13	\$22,591	F	90-94	Coronavirus infection, unspecified site	49	Public
14	\$20,295	M	75-79	Unspecified injury of head	24	Private
15	\$19,520	M	85-89	Fever, unspecified	50	Public
16	\$19,301	M	25-29	Other viral pneumonia	8	Public
17	\$18,768	F	90-94	Delirium, unspecified	50	Public
18	\$17,877	M	70-74	Other viral pneumonia	43	Public
19	\$17,503	F	80-84	Other viral pneumonia	26	Private
20	\$17,234	F	70-74	Coronavirus infection, unspecified site	16	Private



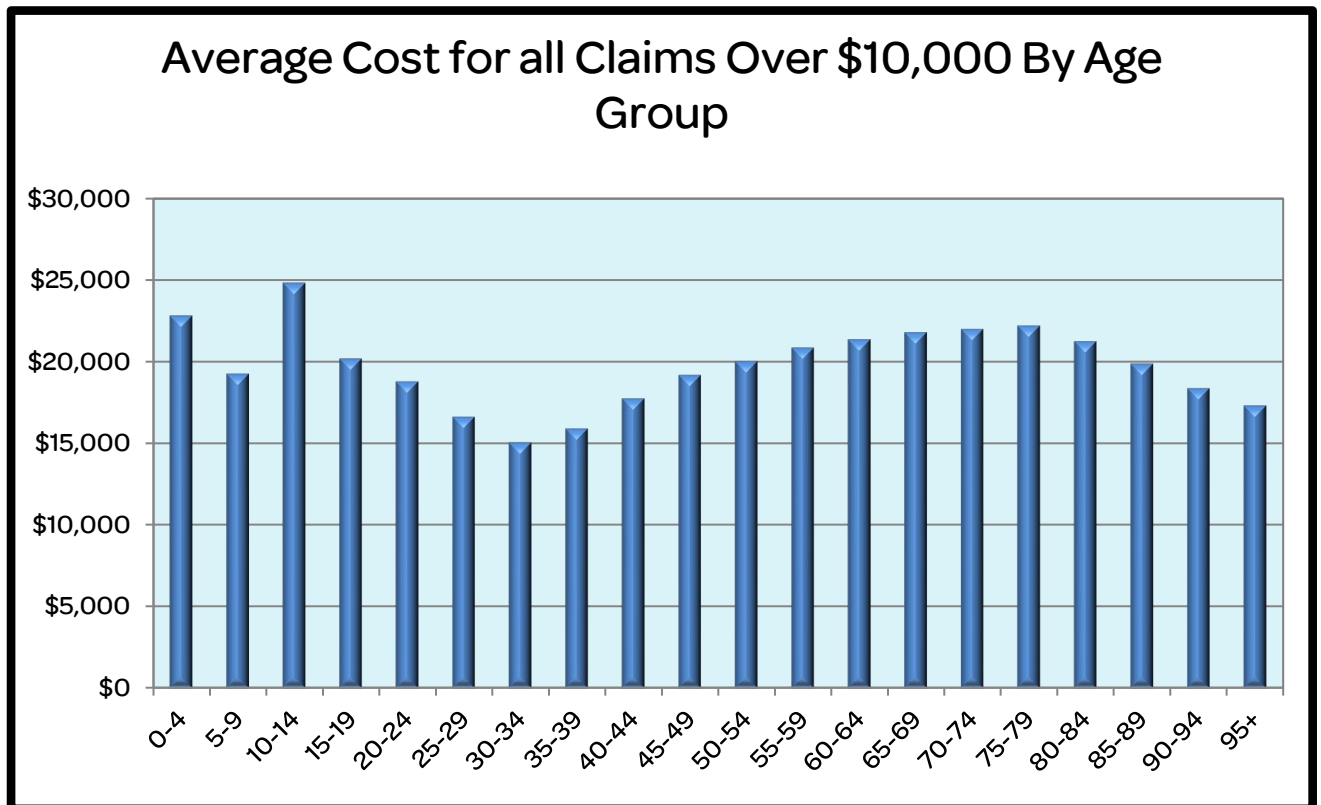
High claims by main disease or body system groups as a proportion of total high claims (%), and the highest claim in each group

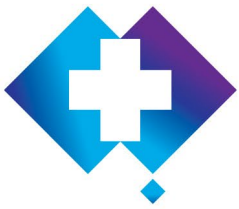
- **Musculoskeletal System and Connective Tissue diseases (28%)** - \$522,738 for the treatment of dermatomyositis (uncommon inflammatory disease marked by muscle weakness and a distinctive skin rash), requiring continuous ventilatory support
- **Circulatory System diseases (19%)** - \$462,637 for the treatment mitral valve insufficiency (leaky heart valve)
- **Cancers (9%)** – \$318,636 for the treatment of bowel cancer
- **Psychiatric, mental, addiction or behavioural disorders (8%)** - \$215,933 for the treatment of bipolar disorder.
- **Injury, Poisoning and certain other consequences of external causes (8%)** - \$289,889 for the treatment of a femoral shaft fracture
- **Digestive System Diseases (5%)** - \$768,946 for the treatment of diverticulitis of large intestine with perforation and abscess, requiring tracheostomy with ventilation
- **Endocrine, Nutritional and Metabolic Diseases (4%)** - \$276,480 for the treatment of obesity using sleeve gastrectomy
- **Pregnancy, Childbirth and Postpartum (4%)** - \$262,420 for caesarean delivery with catastrophic complication and comorbidity
- **Respiratory System Diseases (2%)** - \$210,092 for the treatment of pneumonia
- **Nervous System Diseases (2%)** - \$235,703 for the treatment of myasthenia gravis (a chronic autoimmune, neuromuscular disease that causes weakness in the skeletal muscles that the body uses for movement)
- **Genitourinary System Diseases (2%)** - \$378,072 for the treatment of stress incontinence, requiring tracheostomy with ventilation
- **Skin and Subcutaneous Tissue Diseases (1%)** - \$178,025 for the treatment of cellulitis (bacterial skin infection) of lower limb.



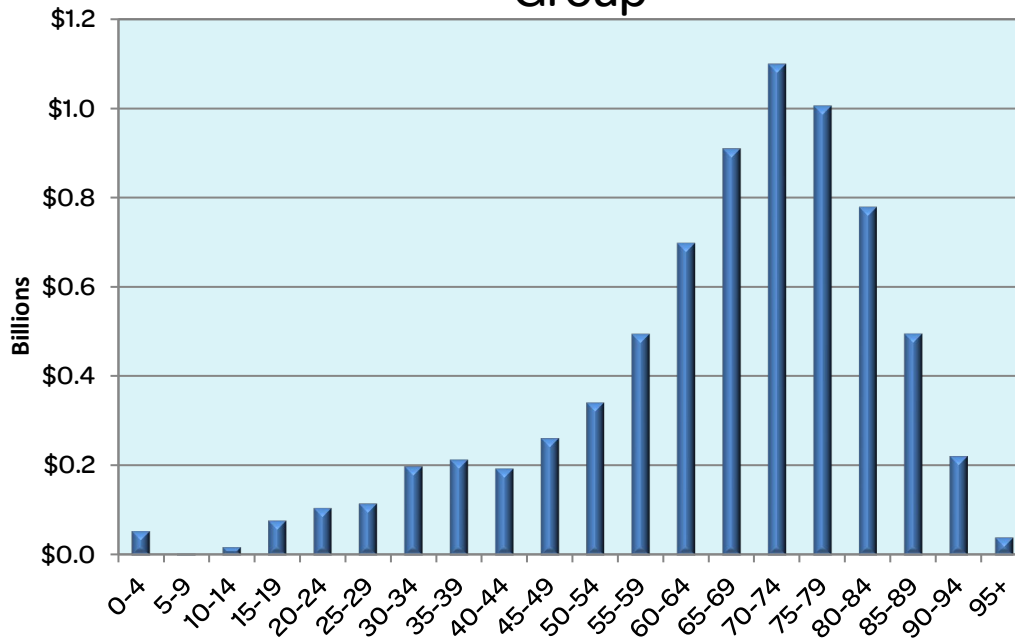
Average Cost per High Claim by Age Group

It can be seen from the below chart that the average cost of high claims for each age group was approximately similar in 2020. The average cost per age group ranged from \$15,028 for those aged 30-34 to \$24,790 for those aged 10-14.

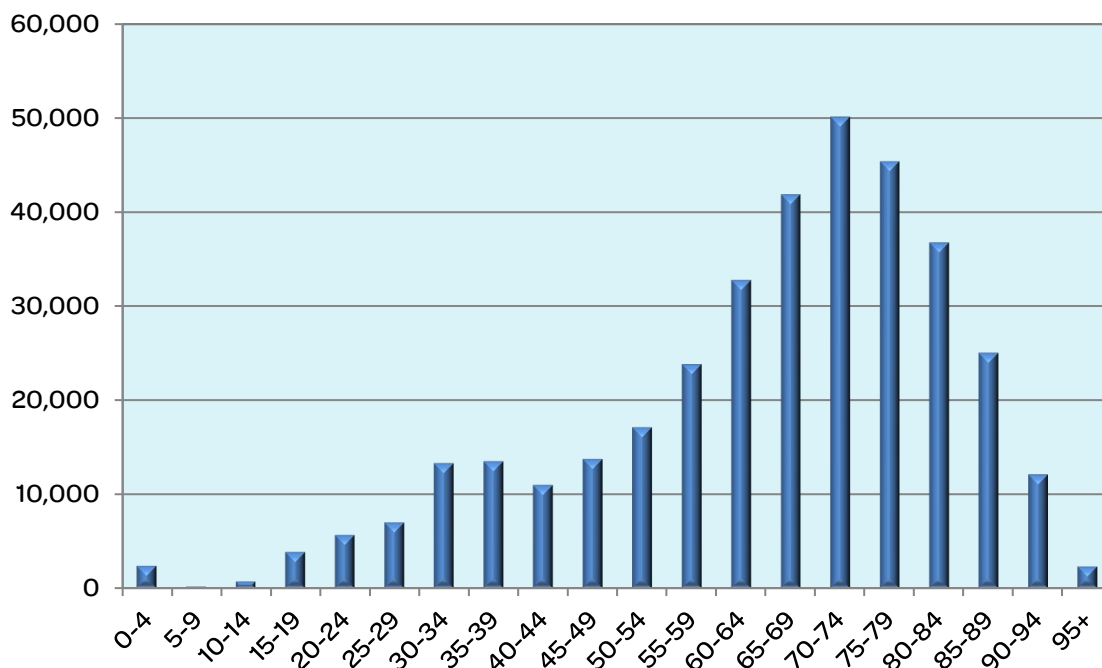


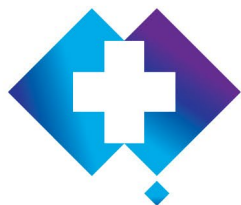


Cost for all Claims Over \$10,000 By Age Group



All Claims Over \$10,000 By Age Group





Hospital High Claims for PHI Members Aged Under 30

For PHI members aged under 30, there were 19,840 hospital claims with benefits exceeding \$10,000, 385 more claims compared to the previous year (+2% claims increase). Of these, 1,746 claims were for neonatal care provided to premature babies with a total cost of \$39.31 million.

Benefits for all hospital high claims over \$10,000 for under 30s cost \$376.7 million in 2020 (+0.6% benefits increase from the previous year).

Of the 19,840 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 \$209,959 for the treatment of hypoplastic left heart syndrome. The PHI member in the 10-14 age group spent 3.4 months in hospital and required an insertion of an artificial heart device.

Tables attached show the following High Claims:

- Table 1: Top 20 Identifiable High Claims for all Private Health Insurance members
- Table 2: Top 20 Identifiable High Claims – Cardiovascular Diseases
- Table 3: Top 20 Identifiable High Claims - Musculoskeletal System and Connective Tissue diseases
- Table 4: Top 20 Identifiable High Claims – Psychiatric, mental, addiction or behavioural disorders
- Table 5: Top 20 Identifiable High Claims – Cancers
- Table 6: Top 20 Identifiable High Claims – Diabetes
- Table 7: Top 5 Selected High Claims by Age Group
- Table 8: Top 30 Identifiable High Claims for Private Health Insurance Members Aged Under 30 (excluding neonates)

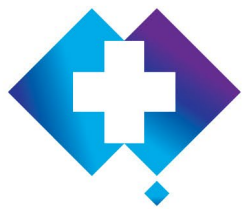


Table 1: Top 20 Identifiable Hospital High Claims for Private Health Insurance

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$768,946	F	75-79	Diverticulitis of large intestine with perforation and abscess	203	Private
2	\$522,738	F	50-54	Dermatomyositis	143	Private
3	\$462,637	M	80-84	Mitral valve insufficiency (leaky heart valve)	97	Private
4	\$442,525	M	65-69	Aortic aneurysm	107	Private
5	\$422,518	F	70-74	Coronary heart disease requiring bypass surgery	133	Private
6	\$378,072	F	75-79	Stress incontinence	202	Private
7	\$376,781	F	65-69	Intestinal adhesions [bands] with obstruction	402	Private
8	\$366,903	M	70-74	Sepsis due to golden staph (MRSA) infection	102	Private
9	\$332,516	F	65-69	Other acute pancreatitis	135	Private
10	\$324,337	M	0-4	Extreme prematurity of infant with extremely low birth weight	94	Private
11	\$323,844	M	65-69	Other specified abnormal findings of blood chemistry	39	Private
12	\$318,636	F	60-64	Bowel cancer	131	Private
13	\$302,167	F	0-4	Extreme prematurity of infant with extremely low birth weight	89	Private
14	\$289,889	M	75-79	Fracture of shaft of femur	204	Private
15	\$277,760	M	0-4	Extreme prematurity of infant with extremely low birth weight	83	Private
16	\$276,480	F	40-44	Sleeve gastrectomy for the treatment of obesity	64	Private
17	\$271,130	F	75-79	Incisional hernia without obstruction or gangrene	142	Private
18	\$269,613	M	75-79	Knee osteoarthritis	62	Private
19	\$263,345	M	80-84	Atherosclerotic heart disease of native coronary artery	53	Private
20	\$262,420	F	30-34	Single delivery by caesarean section	37	Private

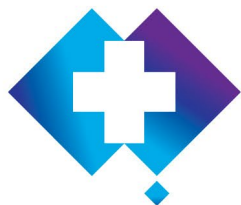


Table 2: Top 20 Identifiable High Claims for the treatment of Cardiovascular Diseases

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$462,637	M	80-84	Mitral valve insufficiency (leaky heart valve)	97	Private
2	\$442,525	M	65-69	Aortic aneurysm	107	Private
3	\$422,518	F	70-74	Coronary heart disease requiring bypass surgery	133	Private
4	\$263,345	M	80-84	Coronary heart disease requiring bypass surgery	53	Private
5	\$255,595	F	70-74	Tricuspid insufficiency	43	Private
6	\$254,976	M	60-64	Coronary heart disease requiring bypass surgery	43	Private
7	\$244,830	F	65-69	Pulmonary embolism	62	Private
8	\$227,976	M	60-64	Combined disorders of mitral, aortic and tricuspid valves	52	Private
9	\$222,921	F	70-74	Acute subendocardial myocardial infarction	54	Private
10	\$215,103	F	80-84	Congestive heart failure	55	Private
11	\$209,959	M	10-14	Hypoplastic left heart syndrome	104	Public
12	\$200,961	M	60-64	Atherosclerotic heart disease of native coronary artery	48	Private
13	\$189,531	F	75-79	Congestive heart failure	36	Private
14	\$182,884	M	70-74	Congestive heart failure	76	Private
15	\$181,649	M	60-64	Dissection of thoracoabdominal aorta	50	Private
16	\$181,211	M	70-74	Disorders of both mitral and aortic valves	44	Private
17	\$178,335	F	75-79	Atherosclerosis of arteries of extremities with gangrene	87	Private
18	\$178,157	M	75-79	Disorders of both mitral and tricuspid valves	61	Private
19	\$176,955	F	60-64	Congestive heart failure	39	Private
20	\$175,651	M	75-79	Coronary heart disease requiring aortic valve replacement	53	Private

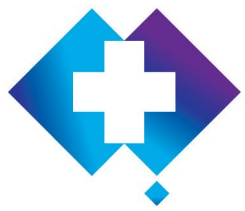


Table 3: Top 20 Identifiable High Claims for the treatment of Musculoskeletal System and Connective Tissue diseases

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$522,738	F	50-54	Other dermatomyositis	143	Private
2	\$269,613	M	75-79	Knee osteoarthritis	62	Private
3	\$257,013	F	70-74	Lumbago with sciatica	74	Private
4	\$203,591	F	80-84	Other primary coxarthrosis	114	Private
5	\$200,397	F	75-79	Other forms of scoliosis Lumbar region	39	Private
6	\$200,290	F	70-74	Other spondylosis Lumbar region	28	Private
7	\$181,638	F	60-64	Scoliosis	36	Private
8	\$180,640	M	70-74	Dorsalgia (back or spine pain)	24	Private
9	\$180,215	F	75-79	Scoliosis	33	Private
10	\$179,193	F	75-79	Osteomyelitis of vertebra Lumbar region	116	Private
11	\$174,095	M	55-59	Spinal stenosis Cervical region	68	Private
12	\$173,394	M	75-79	Low back pain	36	Private
13	\$171,525	F	80-84	Low back pain	23	Private
14	\$168,352	F	75-79	Scoliosis	14	Private
15	\$162,891	M	70-74	Spinal stenosis Lumbosacral region	30	Private
16	\$158,066	F	75-79	Spinal stenosis Lumbar region	22	Private
17	\$156,538	F	70-74	Scoliosis	16	Private
18	\$155,857	F	55-59	Other forms of scoliosis Lumbar region	13	Private
19	\$153,903	F	75-79	Spinal stenosis Lumbar region	18	Private
20	\$153,411	F	70-74	Other forms of scoliosis Thoracolumbar region	16	Private

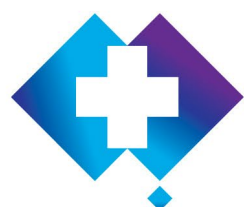


Table 4: Top 20 Identifiable High Claims for the treatment of Psychiatric, mental, addiction or behavioural disorders

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$215,933	F	60-64	Bipolar disorder	110	Private
2	\$185,264	F	70-74	Recurrent depressive disorder	65	Private
3	\$178,215	F	85-89	Recurrent depressive disorder	63	Private
4	\$163,859	F	30-34	Post traumatic stress disorder (PTSD)	27	Private
5	\$158,847	F	35-39	Bipolar disorder	56	Private
6	\$143,385	F	60-64	Recurrent depressive disorder	98	Private
7	\$140,788	F	50-54	Bipolar disorder with severe depression	74	Private
8	\$138,625	F	40-44	Schizoaffective disorder	98	Private
9	\$136,846	M	25-29	Acute schizophrenia-like psychotic disorder	246	Private
10	\$134,829	F	30-34	Recurrent depressive disorder	69	Private
11	\$134,428	M	35-39	Bipolar disorder	46	Private
12	\$128,531	F	70-74	Recurrent depressive disorder	45	Private
13	\$128,449	M	65-69	Recurrent depressive disorder	86	Private
14	\$126,609	F	70-74	Recurrent depressive disorder	44	Private
15	\$125,115	M	55-59	Recurrent depressive disorder	44	Private
16	\$125,115	F	60-64	Bipolar disorder	83	Private
17	\$124,959	F	70-74	Recurrent depressive disorder	43	Private
18	\$114,137	F	70-74	Schizoaffective disorder, mixed type	40	Private
19	\$114,021	F	50-54	Recurrent depressive disorder	133	Private
20	\$113,352	M	30-34	Schizophrenia	146	Public

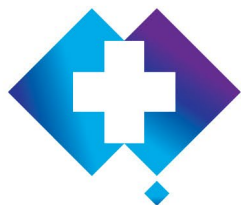


Table 5: Top 20 Identifiable High Claims for the treatment of Cancers

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$318,636	F	60-64	Bowel cancer	131	Private
2	\$236,457	F	70-74	Bowel cancer	98	Private
3	\$234,884	M	65-69	Oesophageal cancer	88	Private
4	\$231,057	F	30-34	Leukaemia	314	Public
5	\$226,509	F	70-74	Lung cancer	105	Private
6	\$213,185	M	65-69	Gallbladder cancer	70	Private
7	\$208,352	M	65-69	Bowel cancer	117	Private
8	\$204,308	M	60-64	Bowel cancer	72	Private
9	\$194,614	M	55-59	Pancreatic cancer	71	Private
10	\$183,397	M	65-69	Lung cancer	56	Private
11	\$177,520	F	65-69	Benign and uncertain brain tumours	9	Private
12	\$171,531	M	55-59	Stomach cancer	31	Private
13	\$170,980	F	80-84	Stomach cancer	75	Private
14	\$169,773	M	60-64	Gallbladder cancer	39	Private
15	\$167,934	M	65-69	Bowel cancer	61	Private
16	\$164,850	F	45-49	Benign and uncertain brain tumours	89	Private
17	\$163,845	M	70-74	Oesophageal cancer	31	Private
18	\$162,732	F	60-64	Other benign, in situ and uncertain neoplasms	118	Private
19	\$160,343	F	60-64	Brain and central nervous system cancer	197	Private
20	\$158,843	M	70-74	Ill-defined malignant neoplasms	80	Private

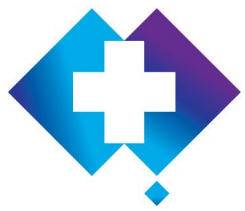


Table 6: Top 20 Identifiable High Claims for the treatment of Diabetes

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$164,483	M	70-74	Type 2 diabetes with ketoacidosis, without coma	30	Private
2	\$116,996	M	50-54	Type 1 diabetes with diabetic polyneuropathy	171	Private
3	\$115,308	M	55-59	Type 2 diabetes with peripheral angiopathy, with gangrene	125	Private
4	\$113,649	F	85-89	Type 2 diabetes with foot ulcer	104	Private
5	\$106,461	F	90-94	Type 2 diabetes with foot ulcer	98	Private
6	\$104,227	F	75-79	Type 2 diabetes with ophthalmic complication	188	Private
7	\$87,326	M	80-84	Type 2 diabetes with multiple complications	45	Private
8	\$87,119	F	60-64	Type 1 diabetes with foot ulcer	107	Private
9	\$85,992	M	70-74	Type 2 diabetes with foot ulcer	63	Private
10	\$85,625	M	75-79	Type 2 diabetes with foot ulcer	163	Private
11	\$81,013	F	80-84	Type 2 diabetes with foot ulcer	44	Private
12	\$77,009	F	80-84	Type 2 diabetes with peripheral angiopathy, with gangrene	46	Private
13	\$75,992	M	70-74	Type 2 diabetes with foot ulcer	44	Private
14	\$75,854	M	75-79	Type 2 diabetes with foot ulcer	58	Private
15	\$75,789	M	60-64	Type 2 diabetes with foot ulcer	24	Private
16	\$74,107	F	65-69	Type 2 diabetes with foot ulcer	99	Private
17	\$72,232	M	75-79	Type 2 diabetes with peripheral angiopathy, with gangrene	35	Private
18	\$72,085	M	65-69	Type 2 diabetes with foot ulcer	40	Private
19	\$71,802	M	70-74	Type 2 diabetes with peripheral angiopathy, without gangrene	59	Private
20	\$71,345	F	55-59	Type 1 diabetes with foot ulcer	52	Private

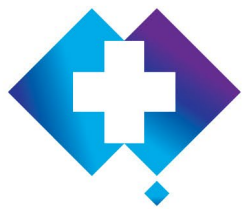
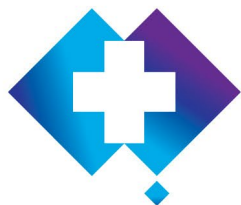
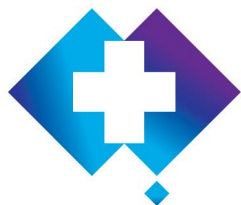


Table 7: Top 5 Identifiable High Claims by 5 Year Age Group

Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
0-4	\$324,337	M	Extreme prematurity of infant with extremely low birth weight	94	Private
	\$302,167	F	Extreme prematurity of infant with extremely low birth weight	89	Private
	\$277,760	M	Extreme prematurity of infant with extremely low birth weight	83	Private
	\$252,724	M	Extreme prematurity of infant with low birth weight	80	Private
	\$232,873	F	Preterm infant with low birth weight	103	Private
5-9	\$161,657	M	Guillain-Barré syndrome	65	Public
	\$100,995	F	Leukaemia	94	Public
	\$82,359	F	Other status epilepticus	163	Public
	\$59,780	F	Cystitis, unspecified	146	Public
	\$49,759	M	Congenital scoliosis, postural	12	Public
10-14	\$209,959	M	Hypoplastic left heart syndrome	104	Public
	\$149,525	M	Dilated cardiomyopathy	81	Public
	\$101,942	F	Scoliosis, unspecified Thoracolumbar region	11	Private
	\$99,284	M	Scoliosis, unspecified Thoracic region	7	Private
	\$98,511	F	Scoliosis, unspecified Thoracolumbar region	7	Private
15-19	\$121,095	F	Pneumonia due to Pseudomonas	42	Private
	\$103,970	M	Other and unspecified kyphosis Thoracolumbar region	7	Private



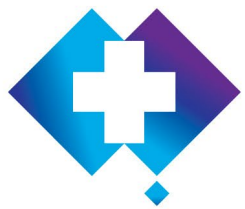
Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
15-19	\$98,314	M	Juvenile idiopathic scoliosis Thoracolumbar region	17	Private
	\$95,698	F	Scoliosis, unspecified Thoracolumbar region	9	Private
	\$95,586	F	Other and unspecified kyphosis Thoracolumbar region	7	Private
20-24	\$131,640	F	Scoliosis, unspecified Thoracolumbar region	25	Private
	\$115,626	F	Scoliosis, unspecified Thoracolumbar region	14	Private
	\$96,244	M	Malocclusion (misaligned teeth) requiring maxillo surgery	5	Private
	\$95,109	F	Temporomandibular joint disorders	3	Private
	\$91,686	F	Residual schizophrenia	118	Public
25-29	\$137,177	M	Scoliosis, unspecified Thoracolumbar region	30	Private
	\$136,846	M	Acute schizophrenia-like psychotic disorder without mention of associated acute stress	246	Private
	\$126,383	M	Follow-up care involving plastic surgery of lower extremity	5	Private
	\$117,879	M	Other chronic osteomyelitis Pelvic region and thigh	126	Private
	\$97,846	F	Scoliosis, unspecified Thoracolumbar region	10	Private
30-34	\$262,420	F	Caesarean delivery	37	Private
	\$231,057	F	Leukaemia	314	Public
	\$209,552	M	Other cytomegaloviral diseases	205	Public
	\$163,859	F	Post traumatic stress disorder (PTSD)	27	Private



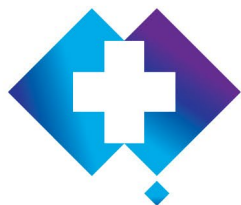
Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$153,542	F	Brain and central nervous system cancer	106	Private
35-39	\$158,847	F	Bipolar disorder	56	Private
	\$152,902	F	Leak from surgical anastomosis of digestive tract	47	Private
	\$134,428	M	Bipolar disorder with severe depression	46	Private
	\$132,755	F	Mitral valve insufficiency (leaky heart valve)	34	Private
	\$115,233	M	Mouth and pharyngeal cancer	49	Private
40-44	\$276,480	F	Sleeve gastrectomy for the treatment of obesity	64	Private
	\$211,871	M	Alcohol-induced acute pancreatitis	75	Private
	\$168,976	M	Mitral valve insufficiency (leaky heart valve)	37	Private
	\$141,519	M	Lumbago with sciatica	33	Private
	\$138,625	F	Schizoaffective disorder, depressive type	98	Private
45-49	\$164,850	F	Benign and uncertain brain tumours	89	Private
	\$149,909	M	Dyspnoea	46	Private
	\$129,593	M	Congestive heart failure	62	Public
	\$125,200	M	Lung cancer	22	Private
	\$104,314	F	Mouth and pharyngeal cancer	11	Private
50-54	\$522,738	F	Dermatomyositis	143	Private
	\$206,120	F	Sepsis due to Escherichia coli (E. coli)	508	Public
	\$190,944	M	Acute pancreatitis	103	Private
	\$185,047	F	Guillain-Barré syndrome	76	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$173,186	M	Infection and inflammatory reaction due to cardiac valve prosthesis	52	Private
55-59	\$213,515	F	Infection and inflammatory reaction due to internal joint prosthesis	73	Private
	\$194,623	F	Other intraoperative and postprocedural disorders of digestive system	133	Private
	\$194,614	M	Pancreatic cancer	71	Private
	\$193,275	F	Adult respiratory distress syndrome	40	Private
	\$179,268	M	Calculus of bile duct with cholangitis	346	Public
60-64	\$318,636	F	Bowel cancer	131	Private
	\$254,976	M	Coronary heart disease requiring bypass surgery	43	Private
	\$248,204	M	Sleeve gastrectomy for the treatment of obesity	71	Private
	\$237,043	F	Sleeve gastrectomy for the treatment of obesity	59	Private
	\$227,976	M	Combined disorders of mitral, aortic and tricuspid valves	52	Private
65-69	\$442,525	M	Aortic aneurysm	107	Private
	\$376,781	F	Intestinal adhesions with obstruction	402	Private
	\$332,516	F	Other acute pancreatitis	135	Private
	\$323,844	M	Other specified abnormal findings of blood chemistry	39	Private
	\$260,533	M	Foreign body in colon	75	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
70-74	\$422,518	F	Coronary heart disease requiring bypass surgery	133	Private
	\$366,903	M	Sepsis due to golden staph (MRSA) infection	102	Private
	\$257,013	F	Lumbago with sciatica	74	Private
	\$255,595	F	Tricuspid insufficiency	43	Private
	\$254,568	F	Pain following insertion of internal orthopaedic prosthetic devices, implants and grafts	114	Private
75-79	\$768,946	F	Diverticulitis of large intestine with perforation and abscess	203	Private
	\$378,072	F	Stress incontinence	202	Private
	\$289,889	M	Fracture of shaft of femur	204	Private
	\$271,130	F	Incisional hernia without obstruction or gangrene	142	Private
	\$269,613	M	Knee osteoarthritis	62	Private
80-84	\$462,637	M	Mitral valve insufficiency (leaky heart valve)	97	Private
	\$263,345	M	Coronary heart disease requiring bypass surgery	53	Private
	\$215,103	F	Congestive heart failure	55	Private
	\$203,591	F	Hip osteoarthritis	114	Private
	\$199,156	F	Infection and inflammatory reaction due to internal joint prosthesis	129	Private
85-89	\$178,215	F	Recurrent depressive disorder	63	Private
	\$171,195	M	Pericardial effusion (fluid around the heart)	52	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$170,196	F	Aortic (valve) stenosis	50	Private
	\$165,523	M	Chronic vascular disorders of intestine	144	Private
	\$161,606	F	Cellulitis (bacterial skin infection) of lower limb	175	Private
90-94	\$173,459	F	Congestive heart failure	52	Private
	\$115,319	M	Abdominal aortic aneurysm	29	Private
	\$109,481	M	Parastomal hernia without obstruction or gangrene	23	Private
	\$107,436	M	Diaphragmatic hernia with gangrene	23	Private
	\$106,461	F	Type 2 diabetes with foot ulcer	98	Private
95+	\$82,102	F	Intestinal adhesions with obstruction	38	Private
	\$81,580	F	Aortic (valve) stenosis	16	Private
	\$76,289	M	Bowel cancer	41	Private
	\$74,675	F	Aortic (valve) stenosis	11	Private
	\$74,298	M	Aortic (valve) stenosis	14	Private

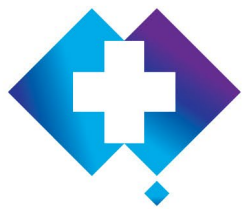
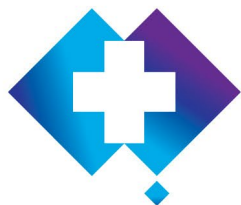


Table 8: Top 30 Identifiable High Claims for Private Health Insurance Members Aged Under 30 (excluding neonates)

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$209,959	M	10-14	Hypoplastic left heart syndrome	104	Public
2	\$161,657	M	5-9	Guillain-Barré syndrome	65	Public
3	\$149,525	M	10-14	Dilated cardiomyopathy	81	Public
4	\$137,177	M	25-29	Scoliosis, unspecified Thoracolumbar region	30	Private
5	\$136,846	M	25-29	Acute schizophrenia-like psychotic disorder	246	Private
6	\$131,640	F	20-24	Scoliosis, unspecified Thoracolumbar region	25	Private
7	\$126,383	M	25-29	Follow-up care involving plastic surgery of lower extremity	5	Private
8	\$121,095	F	15-19	Pneumonia due to Pseudomonas	42	Private
9	\$117,879	M	25-29	Other chronic osteomyelitis Pelvic region and thigh	126	Private
10	\$115,626	F	20-24	Scoliosis, unspecified Thoracolumbar region	14	Private
11	\$103,970	M	15-19	Other and unspecified kyphosis Thoracolumbar region	7	Private
12	\$101,942	F	10-14	Scoliosis, unspecified Thoracolumbar region	11	Private
13	\$100,995	F	5-9	Leukaemia	94	Public
14	\$99,284	M	10-14	Scoliosis, unspecified Thoracic region	7	Private
15	\$98,511	F	10-14	Scoliosis, unspecified Thoracolumbar region	7	Private
16	\$98,314	M	15-19	Juvenile idiopathic scoliosis Thoracolumbar region	17	Private
17	\$97,846	F	25-29	Scoliosis, unspecified Thoracolumbar region	10	Private



Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
18	\$96,244	M	20-24	Malocclusion (misaligned teeth) requiring maxillo surgery	5	Private
19	\$95,872	F	25-29	Disorders of both aortic and tricuspid valves	16	Private
20	\$95,698	F	15-19	Scoliosis, unspecified Thoracolumbar region	9	Private
21	\$95,586	F	15-19	Other and unspecified kyphosis Thoracolumbar region	7	Private
22	\$95,109	F	20-24	Temporomandibular joint disorders	3	Private
23	\$94,819	F	10-14	Scoliosis, unspecified Thoracic region	8	Private
24	\$93,909	F	10-14	Other idiopathic scoliosis Thoracolumbar region	16	Private
25	\$91,686	F	20-24	Residual schizophrenia	118	Public
26	\$91,677	F	15-19	Guillain-Barré syndrome	48	Private
27	\$91,177	F	20-24	Juvenile idiopathic scoliosis Thoracolumbar region	8	Private
28	\$89,359	F	10-14	Scoliosis, unspecified Thoracolumbar region	8	Private
29	\$89,253	M	15-19	Juvenile idiopathic scoliosis Thoracolumbar region	15	Private
30	\$89,180	M	15-19	Scoliosis, unspecified Thoracolumbar region	9	Private