

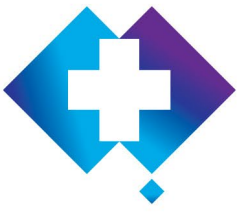


Private Healthcare Australia
Better Cover. Better Access. Better Care.



PHA Annual Hospital High Claims Report 2023

Released August 2023



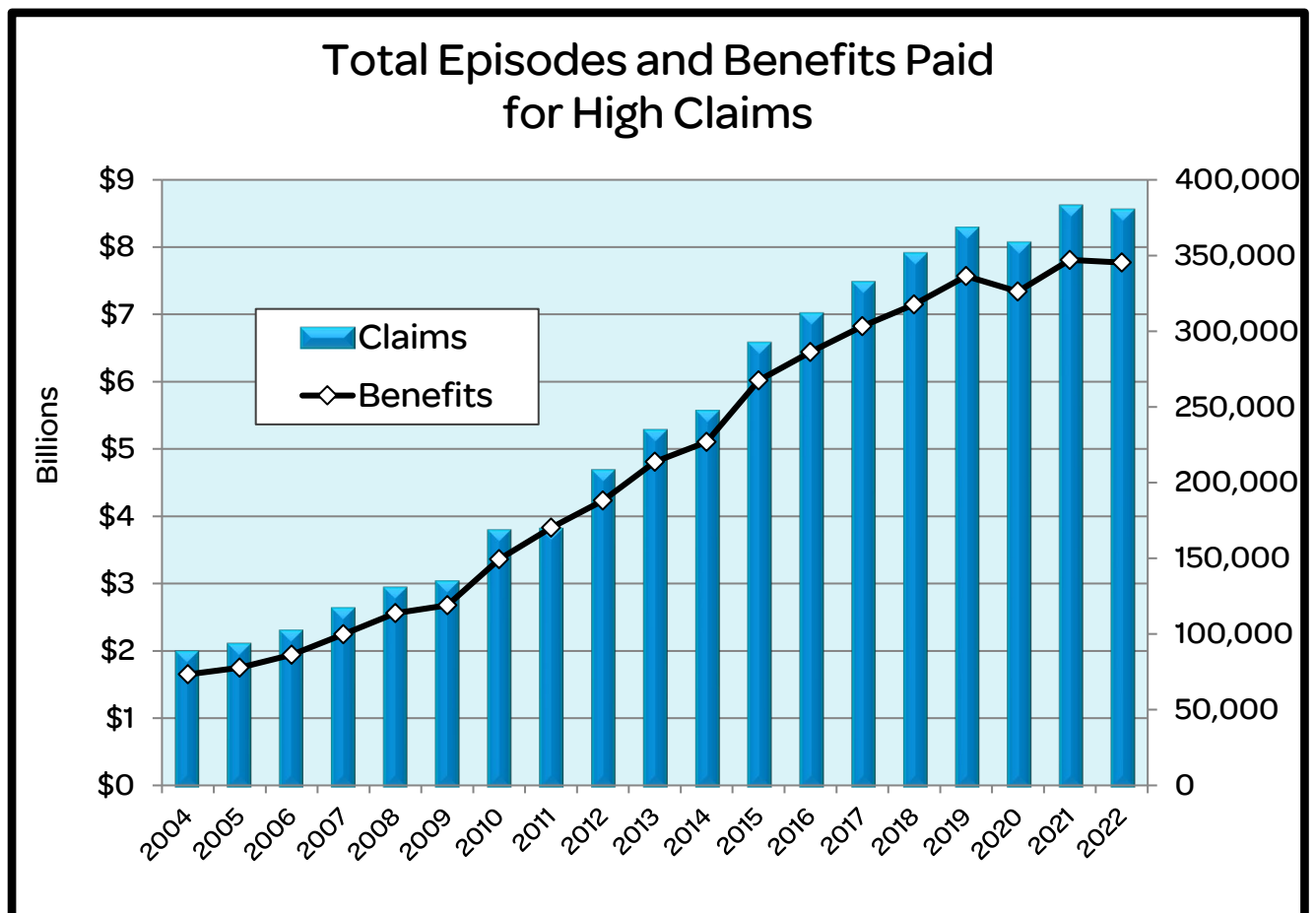
Summary

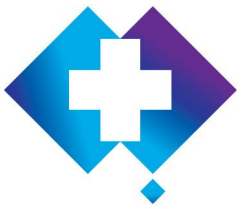
Private Healthcare Australia's Annual Hospital High Claims 2023 Report analyses the nature and magnitude of hospital treatment high claims paid by Health Funds over the past 12 months ending December 2022 and is collated using data from 30 health funds representing 100% of the private health insurance industry in Australia.

In 2022, the private health insurance sector paid out 379,991 hospital claims on behalf of members where the benefit payment for the episode of care exceeded \$10,000.

This represents a slight reduction in the number of hospital high claims on the previous reporting year of 0.7% (2,749 less hospital high claims), with total hospital benefits paid for these claims exceeding \$7.7 billion (a 0.5% decrease from 2021 but a 2.7% increase from pre-pandemic 2019).

Hospital high claims represented an annual record high of 50% of total hospital benefits paid out by health insurers on behalf of members for hospital treatments in 2022 (a 2.1 percentage points increase on pre-pandemic 2019).





COVID-19 Impact on High Claims

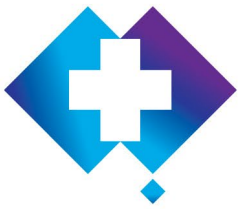
The number of high claims in hospitals in 2022 decreased slightly by 0.7% compared to 2021 but increased by 3.3% compared to pre-pandemic 2019, with benefits expenditure on hospital high claims decreasing by 0.5% (c.f. 2021) and increasing by 2.7% (c.f. 2019).

Over the past 12 months to December 2022:

- The Omicron wave in Australia (which started in November 2021) and related restrictions and impacts across all States/Territories in the six months to June 2022 impacted hospital claiming patterns over the first half of 2022 (an 8% reduction in hospital episodes in the first half of 2022 compared to the first half of 2019). During this time, elective surgeries in public hospitals were postponed due to the public health system experiencing extremely high demand with record number of COVID patients presenting to public hospitals.
- There were COVID-19 restrictions in private hospitals throughout the year in 2022 as determined by the State and Territory governments. NSW and VIC placed restrictions on elective surgery due to the continued number of COVID-19 cases and their agreement with the State governments to take on public non-covid surgical and medical patients as a backfill.
- There were workforce capacity constraints due to the surge in COVID-19 hospital cases in 2022. There were actually more positive cases than in 2020 and 2021 combined, and this impacted the hospital healthcare workforce significantly. Planned surgeries were also cancelled and surgery bookings postponed.
- Overall, hospital claims over the 12 months to December 2022 reporting period were below pre-pandemic hospital claim levels (95%).

Against the backdrop of Omicron in 2022, high claims and member benefits paid for high claimants ended last year at 103% of 2019 pre-pandemic levels for the private health insurance sector, demonstrating the catch up of elective surgery that occurred in the private sector particularly in March 2022 (110% levels) and November 2022 (108% levels).

In 2022, elective surgery levels in the private sector rebounded to 97.6% of normal (2019) activity levels. Overall, surgical activity has rebounded more quickly than non-surgical activity in the private sector. The forecast for 2023 is that hospital claims are gradually improving but are expected to remain subdued into the second half of 2023 with the unknown impacts of the fifth wave of COVID yet to fully play out. Hospital staffing shortages have also impacted private sector hospital activity levels in December 2022 and January 2023.



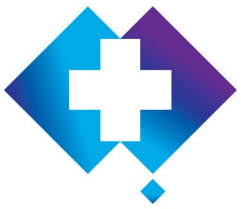
High Claims

The highest benefit paid was \$780,286 for the treatment of rheumatic heart disease. The patient was in hospital for over 7 months.

Of the 379,991 high claims:

- 21 cost more than \$300,000
- 89 cost more than \$200,000
- 912 cost more than \$100,000
- 12,555 cost more than \$50,000
- 50,961 cost more than \$30,000
- 138,573 cost more than \$20,000
- 241,418 cost between \$10,000 and \$20,000

Hospital claims for which the benefit payment was over \$10,000 accounted for an annual record high of 9% of all hospital episodes funded by private health insurance in 2022 (a 0.7 percentage points increase from pre-pandemic 2019). Assuming each of these people were hospitalised once, then for the 379,991 high claims, they represent 3.2% of the total insured population with hospital cover.



Mental health hospital high claims

Mental health high claims amongst young people have increased dramatically since the COVID-19 pandemic began in Australia in early 2020.

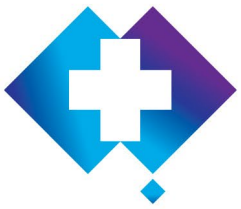
Mental health treatment in hospitals is defined as the treatment and care of patients in hospitals with psychiatric, mental, addiction or behavioural disorders.

In 2022 compared to pre-pandemic 2019:

- High claims for mental health treatment for PHI members under 30 have increased by 281 claims to 7,253 claims (4% increase), up \$8.79M to \$151.41M (6.2% increase).
- High claims for mental health treatment for young PHI members aged 15 to 24 have increased by 244 claims to 4,803 claims (5.4% increase), up \$5.1M to \$98.67M (5.4% increase).
- For these young high claimants under 30, the average length of stay in hospital for their mental health treatment episode of care was around 26 days (almost a month's stay in hospital).
- 72% of mental health treatment under 30s high claimants are females (2 percentage points increase from 2019).

In 2022:

- Amongst the under 30s high claimants for mental health treatment in hospitals, 27% were for *depressive disorders* followed by *anxiety disorders* (18%), *eating disorders* (12%), *other mental and substance use disorders* (10.4%) and *bipolar affective disorder* (9.5%) making up the top 5 mental health conditions.
- *Severe depressive episode without psychotic symptoms (not postnatal related)* was the top hospitalisation reason for under 30s high claimants for mental health treatment in hospitals (16% of under 30s high claims for mental health treatment in hospitals).
- Overall, around 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.
- Around 1 in 3 hospital high claims for PHI members under 30 were for psychiatric, mental, addiction or behavioural disorder treatments in hospitals.
- *Psychiatry/mental health-acute* is currently the top Service Related Group (SRG) for privately insured members aged up to 59 years of age (was only previously ranked #2 behind *Diagnostic gastrointestinal* as recent as 2018/19).



Hospital high claims where members had COVID-19 during episode of hospital care

All policies, regardless of whether they are Basic, Bronze, Silver or Gold, cover members for hospitalisation related to COVID-19. This includes any in-hospital treatment that may be required as a result of rare adverse reactions to COVID-19 vaccinations.

Hospital high claimants with COVID-19

In 2022, high claims where members were hospitalised and had COVID-19 as well, totalled 5,753 (a 20 fold increase on the previous year). The average age was 74 for these high claims.

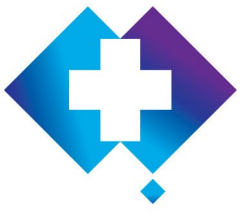
The highest benefit paid for hospitalisation in 2022 where member had COVID-19 as well, was \$238,462, where the PHI member in the 45-49 age group was in hospital for two months for the treatment of COVID-19 pneumonia.

There were also 108 high claim cases in 2022 where member's pregnancy was complicated as a result of having COVID-19 (the median total fund benefits paid per claim for these high claim cases was \$11,485).

Hospital high claimants with Long COVID

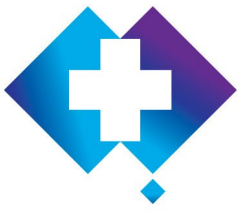
In 2022, high claims where members were hospitalised and had Long COVID as well, totalled 560 (a 46 fold increase on the previous year). The average age was 74 for these high claims.

The highest benefit paid for hospitalisation in 2022 where member had Long COVID as well, was \$431,635, where the PHI member in the 35-39 age group was in hospital for nearly five months for the treatment of Guillain-Barre syndrome (a form of nerve inflammation) as part of the Long COVID syndrome.



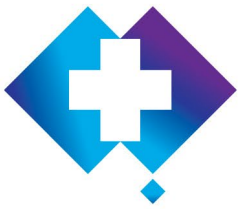
Top 20 high claims in 2022 where members had COVID-19 during episode of hospital care

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$238,462	M	45-49	COVID-19 pneumonia	62	Private
2	\$228,622	M	50-54	Obesity	148	Private
3	\$168,741	F	75-79	Coronary heart disease	46	Private
4	\$153,157	M	75-79	COVID-19 pneumonia	23	Public
5	\$145,988	F	65-69	COVID-19 pneumonia	80	Private
6	\$137,632	F	60-64	Scoliosis	32	Private
7	\$136,976	M	75-79	Acute kidney failure	108	Private
8	\$133,649	M	75-79	Fracture of skull and facial bones	73	Private
9	\$132,219	M	80-84	Multiple heart valve diseases	39	Private
10	\$128,779	F	70-74	Other cardiovascular diseases	20	Private
11	\$126,982	M	65-69	Symptoms and signs concerning food and fluid intake	35	Public
12	\$125,410	M	70-74	Multiple heart valve diseases	34	Private
13	\$122,903	M	80-84	Soft tissue disorders related to use, overuse and pressure	134	Private
14	\$119,253	F	70-74	Atrial fibrillation and atrial flutter	36	Private
15	\$118,983	F	65-69	Spinal stenosis, lumbar region	23	Private
16	\$117,392	M	65-69	Congestive heart failure	37	Private
17	\$115,413	M	40-44	Coronary heart disease	43	Private
18	\$113,482	F	80-84	Aortic (valve) stenosis	34	Private
19	\$111,762	M	75-79	Intestinal obstruction without hernia	63	Private
20	\$108,650	F	75-79	Fracture of clavicle	256	Private



Top 20 high claims in 2022 where members had Long COVID during episode of hospital care

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$431,635	M	35-39	Guillain-Barre syndrome due to Long COVID	142	Private
2	\$146,013	F	40-44	Bronchopneumonia due to Long COVID	34	Private
3	\$122,290	F	65-69	Spinal fusion with severe complication from treating spinal degeneration	14	Private
4	\$120,779	F	65-69	Pneumonia due to Long COVID	27	Private
5	\$90,741	M	70-74	Bowel cancer	99	Private
6	\$88,655	M	65-69	Coronary heart disease	69	Private
7	\$71,715	F	55-59	Bowel cancer	39	Private
8	\$71,561	M	55-59	Viral pneumonia due to Long COVID	15	Private
9	\$71,265	M	65-69	Type 1 respiratory failure	33	Private
10	\$70,053	M	60-64	Multiple sclerosis	80	Private
11	\$65,956	F	60-64	Interstitial lung disease	90	Private
12	\$64,280	M	30-34	Certain early complications of trauma	26	Public
13	\$64,236	M	80-84	Viral pneumonia due to Long COVID	12	Private
14	\$61,259	M	80-84	Inflammatory heart disease	62	Private
15	\$58,707	M	75-79	Blood and metabolic disorders	39	Private
16	\$57,640	M	80-84	Pneumonia due to Long COVID	43	Private
17	\$55,702	M	70-74	Spinal infection	59	Private
18	\$51,583	F	40-44	Maternal care for abnormalities of cervix	66	Private
19	\$47,499	M	80-84	Viral pneumonia due to Long COVID	97	Public
20	\$47,136	F	65-69	Guillain-Barre syndrome due to Long COVID	79	Public

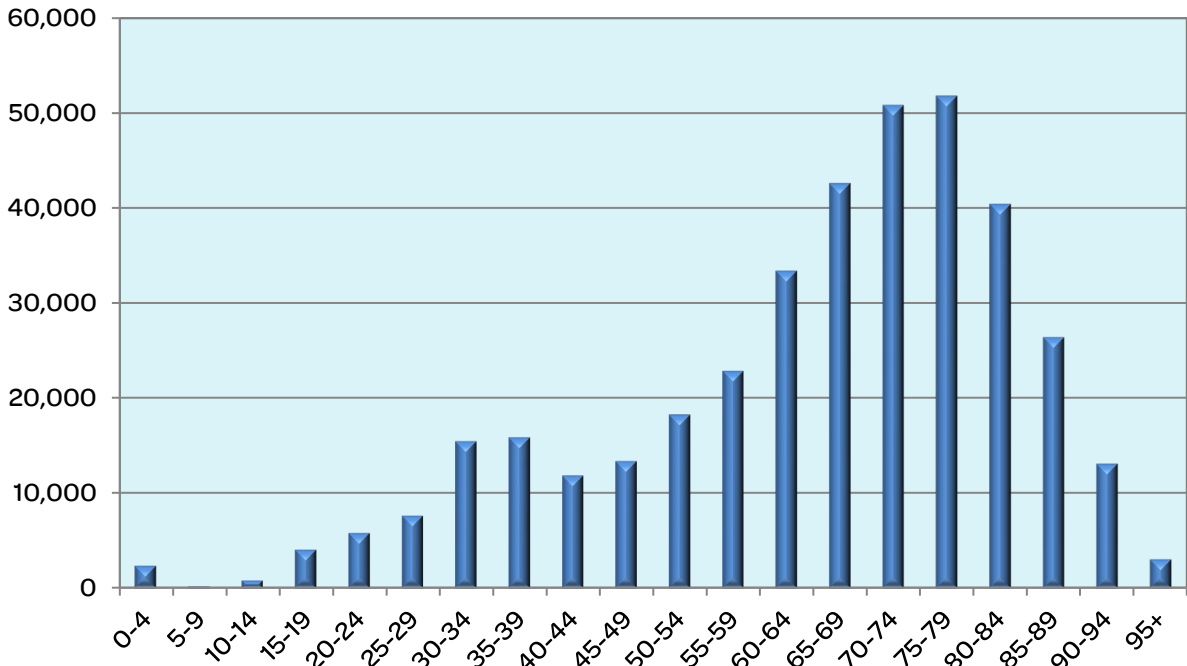


High claims by main disease or body system groups as a proportion of total high claims (%), and the highest claim in each group

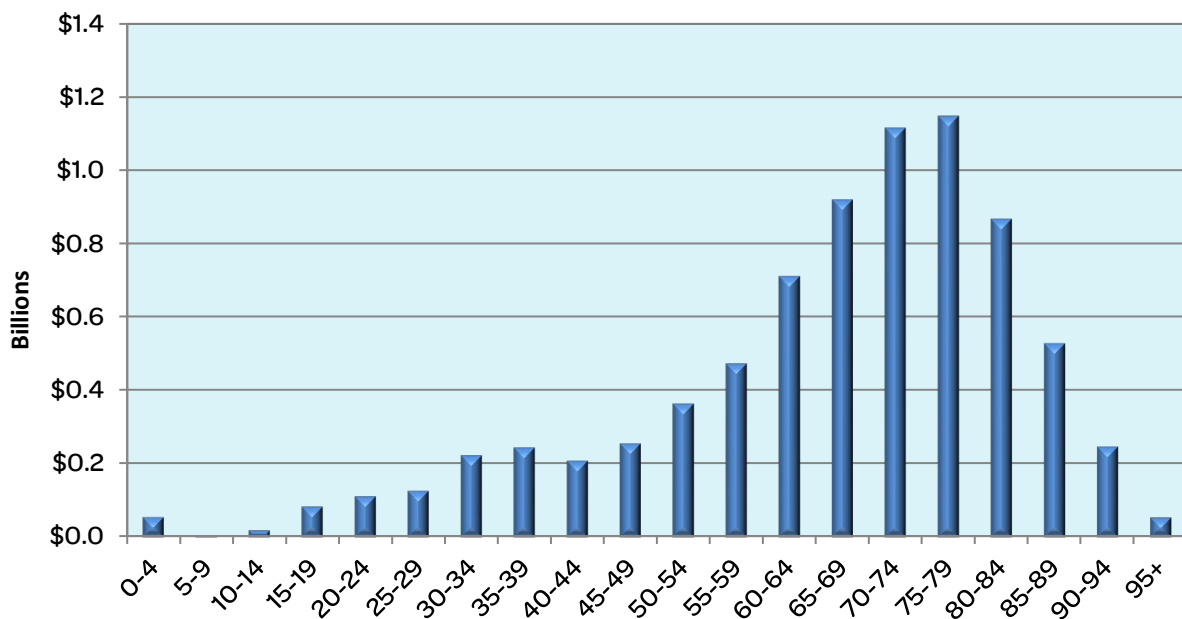
- **Musculoskeletal System and Connective Tissue diseases (29%)** - \$309,900 for spinal fusion for treating scoliosis in the middle and lower back.
- **Circulatory System diseases (19%)** - \$780,286 for the treatment of rheumatic heart disease.
- **Cancers (9%)** – \$365,297 for the treatment of stomach cancer.
- **Psychiatric, mental, addiction or behavioural disorders (8%)** - \$526,818 for the treatment of recurrent depressive disorder.
- **Injury, Poisoning and certain other consequences of external causes (8%)** - \$310,462 for the treatment of an infection and inflammatory reaction due to cardiac valve prosthesis.
- **Pregnancy, Childbirth and Postpartum (6%)** - \$94,467 for caesarean delivery with catastrophic complication.
- **Digestive System Diseases (5%)** - \$269,198 for the treatment of intestinal obstruction without hernia.
- **Endocrine, Nutritional and Metabolic Diseases (4%)** - \$254,454 for the treatment of obesity.
- **Respiratory System Diseases (2%)** - \$426,316 for the treatment of chronic respiratory disease.
- **Nervous System Diseases (2%)** - \$431,635 for the treatment of Guillain-Barre syndrome due to Long COVID.
- **Genitourinary System Diseases (2%)** - \$232,181 for the treatment of acute kidney failure.
- **Skin and Subcutaneous Tissue Diseases (1%)** - \$140,808 for the treatment of cellulitis of lower limb.

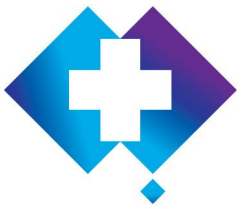


All Claims Over \$10,000 By Age Group



Cost for 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 20,909 hospital claims with benefits exceeding \$10,000, 1,454 more claims in 2022 compared to pre-pandemic 2019 (7.5% increase).

Of these 20,909 under 30s high claims in 2022, 1,748 claims were for neonatal care provided to premature babies with a total cost of nearly \$39.6 million.

Benefits for all hospital high claims over \$10,000 for under 30s cost \$401.7 million in 2022 (a 7.2% benefits increase from pre-pandemic 2019).

Of the 20,909 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 \$203,614 for the treatment of lupus. The PHI member in the 15-19 age group spent 1.5 months in hospital.

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)

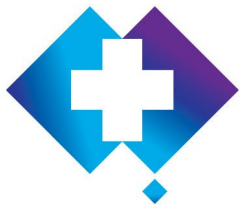


Table 1: Top 20 Identifiable Hospital High Claims for Private Health Insurance

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$780,286	F	75-79	Rheumatic heart disease	239	Private
2	\$677,563	F	80-84	Heart valve disease	109	Private
3	\$526,818	F	55-59	Recurrent depressive disorder	166	Private
4	\$491,920	F	35-39	Stroke	255	Private
5	\$449,107	M	70-74	Rheumatic heart disease	84	Private
6	\$431,635	M	35-39	Guillain-Barre syndrome due to Long COVID	142	Private
7	\$426,316	M	75-79	Chronic respiratory disease	158	Private
8	\$417,148	M	60-64	Heart valve disease	99	Private
9	\$385,808	F	75-79	Viral pneumonia	91	Public
10	\$383,639	F	70-74	Benign and uncertain brain tumours	137	Private
11	\$365,297	M	65-69	Stomach cancer	97	Private
12	\$363,591	F	35-39	Inflammatory heart disease	152	Private
13	\$332,374	M	0-4	Pre-term birth and low birthweight complications	85	Public
14	\$328,858	M	0-4	Pre-term birth and low birthweight complications	121	Private
15	\$327,066	M	75-79	Lung cancer	126	Private
16	\$311,013	M	75-79	Rheumatic heart disease	71	Private
17	\$310,462	M	65-69	Infection and inflammatory reaction due to cardiac valve prosthesis	79	Private
18	\$309,900	F	55-59	Spinal fusion for treating scoliosis in the middle and lower back	38	Private
19	\$308,737	F	0-4	Pre-term birth and low birthweight complications	66	Public
20	\$306,355	M	75-79	Guillain-Barre syndrome	92	Private

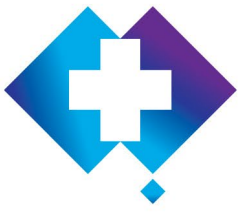


Table 2: Top 20 Identifiable High Claims for the treatment of Cardiovascular Diseases

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$780,286	F	75-79	Rheumatic heart disease	239	Private
2	\$677,563	F	80-84	Heart valve disease	109	Private
3	\$491,920	F	35-39	Stroke	255	Private
4	\$449,107	M	70-74	Rheumatic heart disease	84	Private
5	\$417,148	M	60-64	Heart valve disease	99	Private
6	\$363,591	F	35-39	Inflammatory heart disease	152	Private
7	\$311,013	M	75-79	Rheumatic heart disease	71	Private
8	\$287,479	M	60-64	Heart valve disease	68	Private
9	\$287,337	F	70-74	Cardiac arrest with successful resuscitation	70	Private
10	\$282,676	M	75-79	Coronary heart disease	63	Private
11	\$272,820	M	45-49	Stroke	331	Public
12	\$257,435	M	85-89	Stroke	142	Public
13	\$246,935	F	70-74	Rheumatic heart disease	67	Private
14	\$243,120	M	60-64	Congestive heart failure	66	Private
15	\$239,149	M	80-84	Coronary heart disease	65	Private
16	\$236,413	M	85-89	Coronary heart disease	105	Private
17	\$235,418	F	65-69	Rheumatic heart disease	86	Private
18	\$234,399	M	70-74	Cardiovascular disease	34	Private
19	\$229,309	F	70-74	Stroke	59	Public
20	\$208,054	M	65-69	Rheumatic heart disease	85	Private

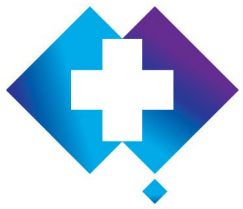


Table 3: Top 20 Identifiable High Claims for the treatment of Musculoskeletal System and Connective Tissue diseases

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$309,900	F	55-59	Spinal fusion for treating scoliosis in the middle and lower back	38	Private
2	\$231,542	F	70-74	Spinal fusion for treating scoliosis in the middle and lower back	30	Private
3	\$229,403	M	75-79	Colostomy surgery	139	Private
4	\$208,731	F	85-89	Spinal fusion with severe complication	99	Private
5	\$205,866	F	80-84	Gout in ankle and foot	86	Private
6	\$203,614	F	15-19	Systemic lupus erythematosus (SLE)	44	Private
7	\$201,485	F	70-74	Spinal fusion for treating scoliosis in the lower back	15	Private
8	\$197,255	F	65-69	Spinal fusion with severe complication from treating spinal degeneration	33	Private
9	\$191,926	M	55-59	Spinal fusion with severe complication for treating low back pain	65	Private
10	\$189,813	M	65-69	Septic arthritis in the shoulder	84	Private
11	\$189,787	F	65-69	Spinal fusion for treating scoliosis in the lower back	15	Private
12	\$184,651	F	60-64	Spinal fusion for treating scoliosis in the middle and lower back	15	Private
13	\$180,531	M	85-89	Spinal fusion with severe complication from treating spinal stenosis in the lower back	48	Private
14	\$179,778	F	75-79	Spinal fusion with severe complication from treating spinal degeneration	33	Private
15	\$178,726	M	35-39	Spinal fusion for treating roundback of the spine in the middle and lower back	22	Private
16	\$178,447	M	65-69	Spinal fusion for treating scoliosis	32	Private
17	\$176,457	M	75-79	Spinal fusion for treating spinal stenosis in the lower back	41	Private
18	\$174,222	F	70-74	Spinal fusion for treating scoliosis in the lower back	14	Private
19	\$171,965	F	70-74	Spinal fusion with severe complication from treating low back pain	17	Private
20	\$170,944	F	80-84	Spinal fusion for treating spinal stenosis in the lower back	13	Private

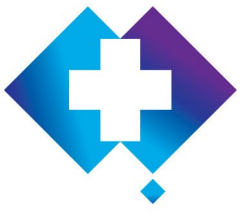


Table 4: Top 20 Identifiable High Claims for the treatment of Psychiatric, mental, addiction or behavioural disorders

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$526,818	F	55-59	Recurrent depressive disorder	166	Private
2	\$210,265	M	50-54	Schizophrenia	593	Public
3	\$199,314	M	70-74	Dementia	560	Public
4	\$196,544	F	35-39	Generalised anxiety disorder	102	Private
5	\$176,077	M	35-39	Mixed anxiety and depressive disorder	323	Private
6	\$159,834	F	55-59	Chronic major depression	50	Private
7	\$159,709	F	60-64	Alcohol use disorder	49	Private
8	\$153,437	F	30-34	Chronic major depression	365	Private
9	\$150,587	M	75-79	Dementia	182	Public
10	\$146,093	F	50-54	Recurrent depressive disorder	44	Private
11	\$140,342	F	65-69	Post traumatic stress disorder	97	Private
12	\$140,327	F	45-49	Schizophrenia	43	Private
13	\$136,408	F	70-74	Recurrent depressive disorder	41	Private
14	\$133,870	F	25-29	Severe depressive episode, not postnatal	158	Public
15	\$131,061	M	30-34	Schizophrenia	164	Public
16	\$114,708	F	25-29	Eating and obsessive-compulsive disorders	135	Private
17	\$111,765	M	50-54	Bipolar disorder	77	Private
18	\$108,355	F	40-44	Obsessive-compulsive disorder	55	Private
19	\$107,687	F	25-29	Anorexia	276	Public
20	\$105,814	M	25-29	Obsessive-compulsive disorder	66	Private

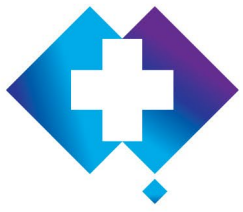


Table 5: Top 20 Identifiable High Claims for the treatment of Cancers

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$365,297	M	65-69	Stomach cancer	97	Private
2	\$327,066	M	75-79	Lung cancer	126	Private
3	\$267,090	M	75-79	Bowel cancer	95	Private
4	\$259,213	M	75-79	Liver cancer	140	Private
5	\$237,338	F	50-54	Brain and central nervous system cancer	71	Private
6	\$234,230	F	70-74	Other malignant neoplasms (cancers)	167	Private
7	\$200,275	M	80-84	Bowel cancer	90	Private
8	\$196,369	M	70-74	Laryngeal cancer	47	Private
9	\$176,452	M	85-89	Thyroid cancer	252	Private
10	\$175,002	M	65-69	Bowel cancer	55	Private
11	\$162,977	F	70-74	Mouth and pharyngeal cancer	13	Private
12	\$160,668	M	70-74	Non-melanoma skin cancers	65	Private
13	\$158,417	M	55-59	Gallbladder cancer	27	Private
14	\$157,236	M	65-69	Mouth and pharyngeal cancer	21	Private
15	\$156,389	M	75-79	Ill-defined malignant neoplasms	116	Private
16	\$155,351	M	30-34	Leukaemia	65	Public
17	\$154,156	M	80-84	Brain and central nervous system cancer	180	Private
18	\$149,496	M	75-79	Gallbladder cancer	43	Private
19	\$149,415	M	65-69	Leukaemia	95	Private
20	\$147,983	F	60-64	Non-melanoma skin cancers	142	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	\$127,515	F	70-74	Type 2 diabetes with poor blood circulation	77	Private
2	\$118,595	M	55-59	Type 1 diabetes with poor blood circulation	65	Private
3	\$112,186	F	60-64	Type 1 diabetes with poor blood circulation and gangrene	119	Private
4	\$111,330	F	75-79	Type 2 diabetes with foot ulcer	179	Private
5	\$103,257	M	80-84	Type 2 diabetes with poor blood circulation	63	Private
6	\$103,058	M	75-79	Type 2 diabetes with poor blood circulation and gangrene	110	Private
7	\$101,699	M	60-64	Type 2 diabetes with poor blood circulation	35	Private
8	\$101,430	M	60-64	Type 2 diabetes with foot ulcer	68	Private
9	\$99,671	F	85-89	Type 2 diabetes with foot ulcer	133	Private
10	\$93,155	M	70-74	Type 2 diabetes with diabetic polyneuropathy	56	Private
11	\$90,776	F	65-69	Type 2 diabetes with foot ulcer	161	Public
12	\$89,474	M	70-74	Type 2 diabetes with hyperosmolarity with coma	28	Private
13	\$89,289	M	85-89	Type 2 diabetes with foot ulcer	53	Private
14	\$89,267	M	60-64	Type 2 diabetes with foot ulcer	57	Private
15	\$84,943	M	70-74	Type 2 diabetes with poor blood circulation	36	Private
16	\$81,759	M	65-69	Type 2 diabetes with poor blood circulation and gangrene	54	Private
17	\$79,939	M	90-94	Type 2 diabetes with poor blood circulation and gangrene	45	Private
18	\$79,528	M	75-79	Type 2 diabetes with foot ulcer	70	Private
19	\$79,197	M	90-94	Type 2 diabetes with foot ulcer	65	Private
20	\$78,170	M	70-74	Type 2 diabetes with foot ulcer	71	Private

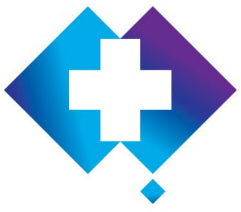
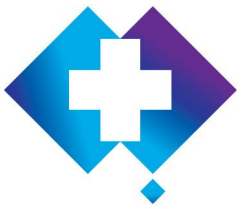
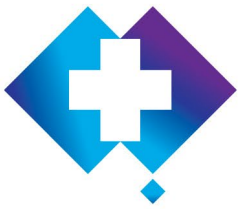


Table 7: Top 5 Identifiable High Claims by 5 Year Age Group

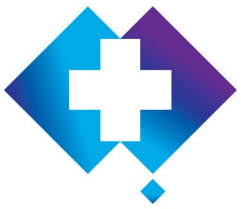
Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
0-4	\$332,374	M	Pre-term birth and low birthweight complications	85	Public
	\$328,858	M	Pre-term birth and low birthweight complications	121	Private
	\$308,737	F	Pre-term birth and low birthweight complications	66	Public
	\$296,910	F	Pre-term birth and low birthweight complications	114	Private
	\$277,628	M	Pre-term birth and low birthweight complications	102	Private
5-9	\$166,312	F	Sepsis	63	Public
	\$97,415	F	Other neurological disorder	206	Public
	\$68,162	F	Leukaemia	138	Public
	\$55,677	F	Spinal fusion for treating scoliosis in the lower and middle back	42	Public
	\$54,510	F	Devastating complication of the measles virus	130	Public
10-14	\$191,241	M	Non-traumatic intestinal perforation	467	Public
	\$117,746	F	Spinal fusion for treating scoliosis in the lower and middle back	10	Private
	\$110,878	F	Spinal fusion for treating juvenile scoliosis	10	Private
	\$107,728	F	Spinal fusion for treating thoracogenic scoliosis	7	Private
	\$98,362	F	Bacterial infections, site not specified	249	Public
15-19	\$203,614	F	Other musculoskeletal condition	44	Private
	\$123,500	F	Spinal fusion for treating scoliosis in the middle and lower back	8	Private
	\$110,377	M	Spinal fusion for treating scoliosis in the lower and middle back	9	Private
	\$106,912	M	Spinal fusion for treating juvenile scoliosis in the chest area	14	Private
	\$104,551	F	Spinal fusion for treating scoliosis in the lower and middle back	8	Private



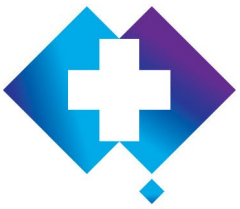
Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
20-24	\$143,461	M	Acute Paraplegia and Quadriplegia and Spinal Cord Conditions, Intermediate Complexity	127	Public
	\$128,323	M	Spinal fusion for treating scoliosis in the lower and middle back	7	Private
	\$125,245	F	Spinal fusion for treating scoliosis in the lower and middle back	12	Private
	\$116,616	M	Spinal fusion for treating scoliosis in the lower and middle back	6	Private
	\$113,764	F	Spinal fusion for treating scoliosis in the lower and middle back	7	Private
25-29	\$162,682	F	Other neurological disorder	20	Private
	\$139,577	F	Spinal fusion for treating scoliosis in the chest area	13	Private
	\$135,078	F	Spinal fusion for treating roundback of the spine in the lower and middle back	23	Private
	\$133,870	F	Severe depressive episode, not postnatal	158	Public
	\$131,289	F	Spinal fusion for treating juvenile scoliosis in the lower and middle back	9	Private
30-34	\$155,351	M	Leukaemia	65	Public
	\$153,437	F	Chronic major depression	365	Private
	\$143,029	F	Spinal fusion for treating low back pain	21	Private
	\$138,477	F	Spinal fusion for treating scoliosis in the lower and middle back	8	Private
	\$131,061	M	Schizophrenia	164	Public
35-39	\$491,920	F	Stroke	255	Private
	\$431,635	M	Guillain-Barre syndrome due to Long COVID	142	Private
	\$363,591	F	Inflammatory heart disease	152	Private
	\$196,544	F	Generalised anxiety disorder	102	Private
	\$178,726	M	Spinal fusion for treating roundback of the spine in the lower and middle back	22	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
40-44	\$197,836	M	Other cardiovascular disease	43	Private
	\$160,320	F	Spinal fusion for treating scoliosis in the lower and middle back	16	Private
	\$147,100	F	Bronchitis and pneumonitis due to chemicals, gases, fumes and vapours	34	Private
	\$146,013	F	Bronchopneumonia	34	Private
	\$133,207	F	Other specified heart block	45	Private
45-49	\$272,820	M	Stroke	331	Public
	\$238,462	M	COVID-19 pneumonia	62	Private
	\$165,391	M	Heart valve disease	22	Private
	\$140,327	F	Schizophrenia	43	Private
	\$137,586	F	Other congenital condition	39	Private
50-54	\$237,338	F	Brain and central nervous system cancer	71	Private
	\$235,434	M	Wound infection following a procedure	231	Private
	\$231,182	F	Sepsis due to Streptococcus, group A	72	Private
	\$228,622	M	Obesity	148	Private
	\$210,265	M	Schizophrenia	593	Public
55-59	\$526,818	F	Recurrent depressive disorder	166	Private
	\$309,900	F	Spinal fusion for treating scoliosis in the lower and middle back	38	Private
	\$191,926	M	Spinal fusion for treating low back pain	65	Private
	\$188,914	M	Aortic aneurysm	124	Private
	\$159,834	F	Chronic major depression	50	Private
60-64	\$417,148	M	Heart valve disease	99	Private
	\$298,183	F	Nervous System Neoplasm, Major Complexity	355	Public
	\$287,479	M	Heart valve disease	68	Private
	\$268,185	M	Aspiration pneumonia	134	Private
	\$254,454	F	Obesity	31	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
65-69	\$365,297	M	Stomach cancer	97	Private
	\$310,462	M	Infection and inflammatory reaction due to cardiac valve prosthesis	79	Private
	\$267,158	M	Acute pancreatitis	50	Private
	\$235,418	F	Rheumatic heart disease	86	Private
	\$208,054	M	Rheumatic heart disease	85	Private
70-74	\$449,107	M	Rheumatic heart disease	84	Private
	\$383,639	F	Benign and uncertain brain tumours	137	Private
	\$287,337	F	Cardiac arrest with successful resuscitation	70	Private
	\$273,361	M	Interstitial lung disease	37	Private
	\$269,198	M	Intestinal obstruction without hernia	113	Private
75-79	\$780,286	F	Rheumatic heart disease	239	Private
	\$426,316	M	Other chronic respiratory disease	158	Private
	\$385,808	F	Viral pneumonia	91	Public
	\$327,066	M	Lung cancer	126	Private
	\$311,013	M	Rheumatic heart disease	71	Private
80-84	\$677,563	F	Heart valve disease	109	Private
	\$239,149	M	Coronary heart disease	65	Private
	\$235,964	M	Acute pancreatitis	42	Private
	\$215,065	F	Guillain-Barre syndrome	42	Private
	\$205,866	F	Gout in ankle and foot	86	Private
85-89	\$257,435	M	Stroke	142	Public
	\$236,413	M	Coronary heart disease	105	Private
	\$208,731	F	Other musculoskeletal condition	99	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$180,531	M	Spinal fusion for treating spinal stenosis in the lower back	48	Private
	\$176,452	M	Thyroid cancer	252	Private
90-94	\$289,175	M	Person awaiting admission to adequate facility elsewhere	2377	Public
	\$137,353	M	Back and neck surgery for treating compression in the neck of the spinal cord	171	Private
	\$104,836	M	Osteoarthritis of the knee	16	Private
	\$101,455	M	Heart valve disease	36	Private
	\$100,389	M	Heart valve disease	19	Private
95+	\$119,458	F	Person awaiting admission to adequate facility elsewhere	1	Public
	\$115,799	F	Person awaiting admission to residential aged care service	799	Public
	\$92,700	F	Heart valve disease	16	Private
	\$87,305	F	Heart valve disease	14	Private
	\$79,920	M	Hip fracture	104	Private

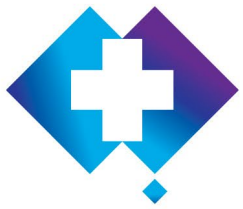
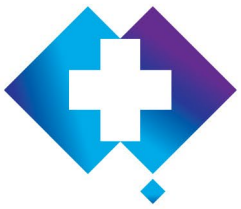


Table 8: Top 30 Identifiable High Claims for Private Health Insurance Members Aged Under 30 (excluding neonates)

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$203,614	F	15-19	Other musculoskeletal condition	44	Private
2	\$191,241	M	10-14	Non-traumatic intestinal perforation	467	Public
3	\$166,312	F	5-9	Sepsis	63	Public
4	\$162,682	F	25-29	Other neurological disorder	20	Private
5	\$143,461	M	20-24	Acute Paraplegia and Quadriplegia and Spinal Cord Conditions, Intermediate Complexity	127	Public
6	\$139,577	F	25-29	Spinal fusion for treating scoliosis in the chest area	13	Private
7	\$135,078	F	25-29	Spinal fusion for treating roundback of the spine in the lower and middle back	23	Private
8	\$133,870	F	25-29	Severe depressive episode, not postnatal	158	Public
9	\$131,289	F	25-29	Spinal fusion for treating juvenile scoliosis in the lower and middle back	9	Private
10	\$128,323	M	20-24	Spinal fusion for treating scoliosis in the lower and middle back	7	Private
11	\$125,245	F	20-24	Spinal fusion for treating scoliosis in the lower and middle back	12	Private
12	\$123,500	F	15-19	Spinal fusion for treating scoliosis in the lower and middle back	8	Private
13	\$117,746	F	10-14	Spinal fusion for treating scoliosis in the lower and middle back	10	Private
14	\$116,616	M	20-24	Spinal fusion for treating scoliosis in the lower and middle back	6	Private
15	\$114,708	F	25-29	Eating and obsessive-compulsive disorders	135	Private
16	\$113,846	F	25-29	Spinal fusion for treating congenital scoliosis	8	Private



Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
17	\$113,764	F	20-24	Spinal fusion for treating scoliosis in the lower and middle back	7	Private
18	\$110,878	F	10-14	Spinal fusion for treating juvenile scoliosis	10	Private
19	\$110,812	M	20-24	Acute pancreatitis	19	Private
20	\$110,775	M	25-29	Respiratory signs and symptoms, minor complexity	31	Private
21	\$110,691	F	25-29	Other gastrointestinal disease	35	Private
22	\$110,377	M	15-19	Spinal fusion for treating scoliosis in the lower and middle back	9	Private
23	\$109,021	F	20-24	Pneumonia	43	Private
24	\$107,728	F	10-14	Spinal fusion for treating thoracogenic scoliosis in the lower and middle back	7	Private
25	\$107,687	F	25-29	Anorexia	276	Public
26	\$106,912	M	15-19	Spinal fusion for treating juvenile scoliosis in the chest area	14	Private
27	\$105,814	M	25-29	Obsessive-compulsive disorder	66	Private
28	\$105,693	F	25-29	Recurrent depressive disorder	33	Private
29	\$104,697	F	20-24	Other instability of joint, ankle and foot	97	Private
30	\$104,551	F	15-19	Spinal fusion for treating scoliosis in the lower and middle back	8	Private