



Private Healthcare Australia
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PHA Annual Hospital High Claims Report 2024

Released January 2025



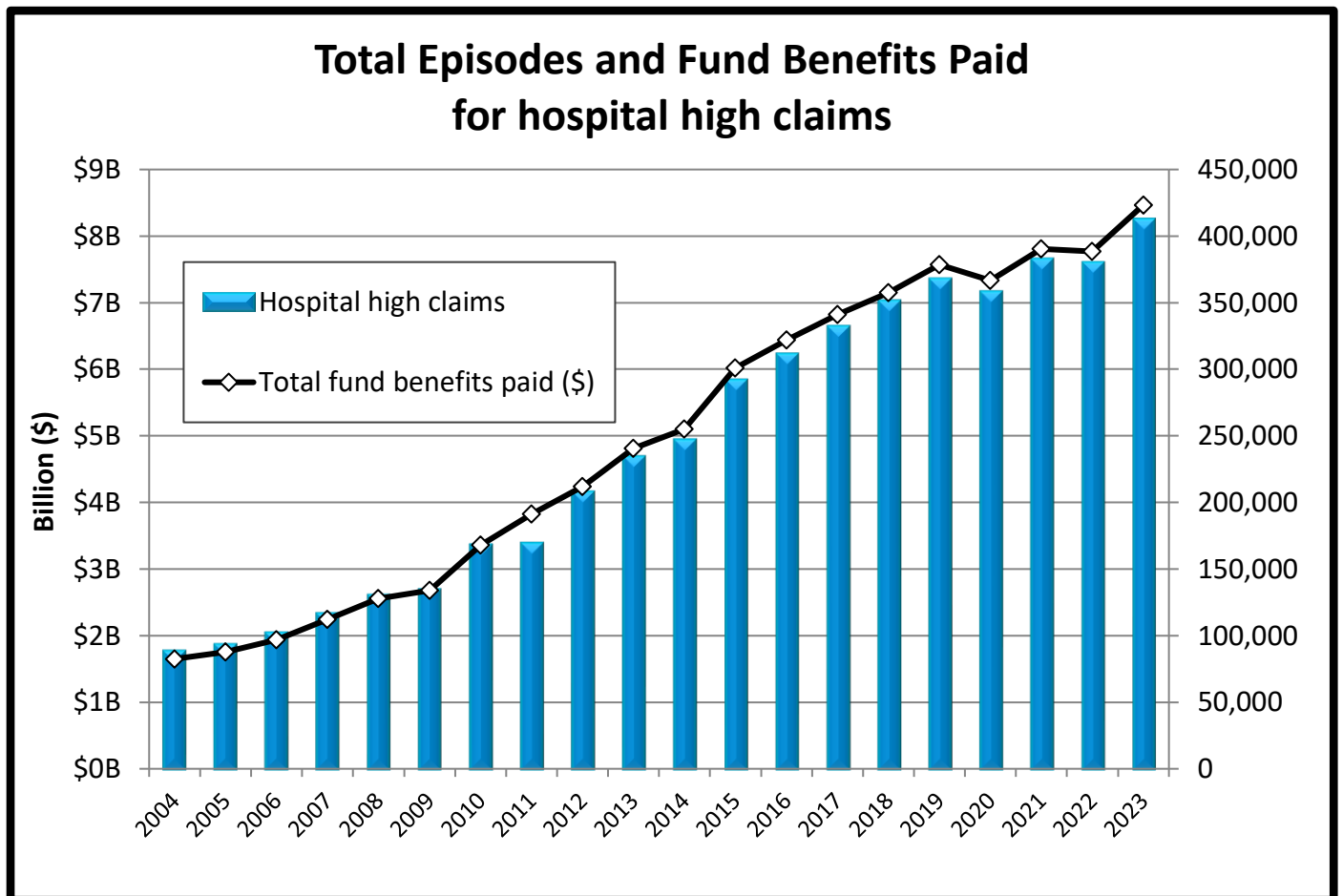
Summary

Private Healthcare Australia’s Annual Hospital High Claims 2024 report analyses the nature and magnitude of hospital treatment high claims paid by Health Funds over the past 12 months ending December 2023 and is collated using data from 30 health funds representing 100% of the private health insurance industry in Australia.

In 2023, the private health insurance sector paid out 412,489 hospital high claims on behalf of members. The definition of “hospital high claims” being where the total insurer benefit payment for the hospital episode of care exceeded \$10,000.

This represents a significant increase in the number of hospital high claims on the previous reporting year of 8.6% (32,498 more hospital high claims), with fund benefits paid for hospital high claims in 2023 at an annual record high totalling nearly \$8.5 billion (an 8.9% increase from 2022 and a 11.8% increase from pre-pandemic 2019).

Hospital high claims represented almost half (49.1%) of total hospital benefits paid out by health insurers on behalf of members for hospital treatments in 2023 (a 1.1 percentage points increase on pre-pandemic 2019).





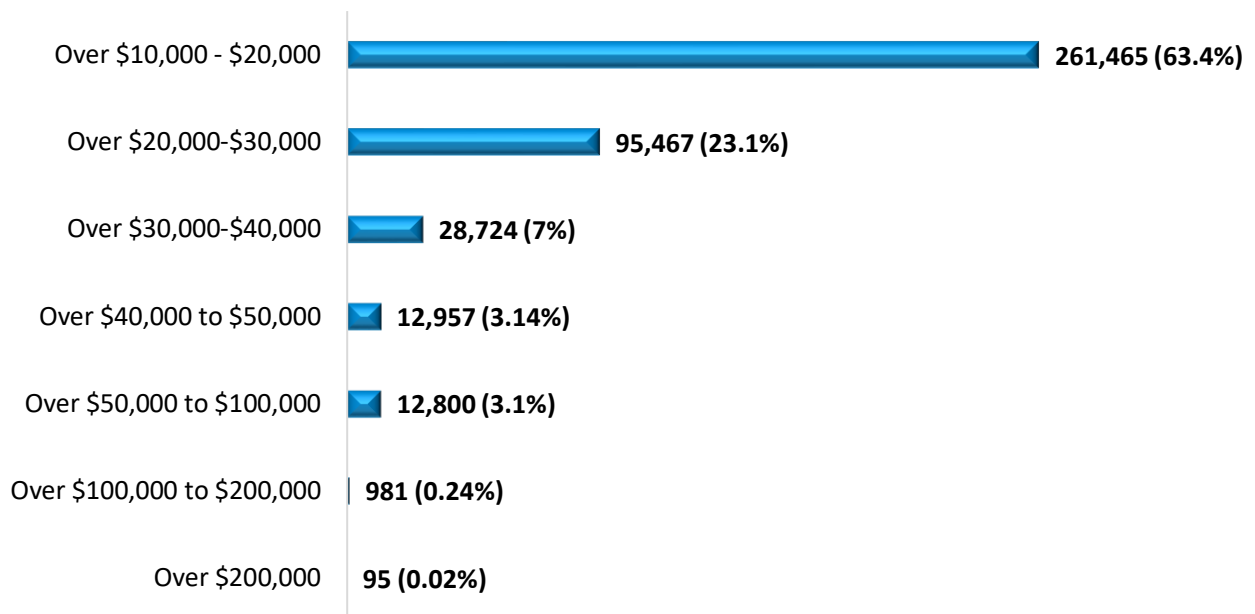
Hospital high claims

The highest benefit paid for a hospital claim in 2023 was \$785,625 for the treatment of adhesive small bowel obstruction. The patient was in hospital for 4.5 months and required tracheostomy with ventilation.

Of the 412,489 hospital high claims:

- 32 cost more than \$300,000
- 95 cost more than \$200,000
- 1,076 cost more than \$100,000
- 13,876 cost more than \$50,000
- 55,557 cost more than \$30,000
- 151,024 cost more than \$20,000
- 261,465 cost between \$10,000 and \$20,000

Distribution of hospital high claims by health fund benefit payments in 2023



Hospital claims for which the total health insurer benefit payment was over \$10,000 accounted for 8.8% of all hospital episodes funded by private health insurance in 2023. Assuming each of these people were hospitalised once, then for the 412,489 hospital high claims, they represent 3.4% of the total insured population with hospital cover.



Mental health hospital high claims

Mental health hospital high claims have increased 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 2023 compared to pre-pandemic 2019:

Overall, hospital high claims for mental health treatment for PHI members have increased by 0.2% to 30,656 claims, with fund benefit payments increasing from \$611.3M to \$648.2M (6% increase).

Young members

- 1 in 3 hospital high claims for PHI members under 30 were for psychiatric, mental, addiction or behavioural disorder treatments in hospitals.
- Overall, around 1 in 4 hospital claims for PHI members aged 25 to 29 were for in-hospital care and treatment of psychiatric, mental, addiction or behavioural disorders.
- Nearly 70% of mental health treatment hospital high claimants aged 25 to 29 are females (a 2.3 percentage points increase from 2019).
- Hospital high claims for mental health treatment for young PHI members aged 25 to 29 have increased by 158 claims to 2,514 claims (7% increase), up \$47.9M to \$53.8M (12% increase). The average length of stay in hospital for their episode of care was around 26 days.
- Amongst the 25-29 high claimants for mental health treatment in hospitals, 27% were for **depressive (mood/affective) disorders** followed by **anxiety conditions** (21%), **substance use disorders** (11%), **alcoholism** (10%) and **bipolar disorder** (8%) making up the top 5 mental health conditions.
- *Severe depressive episode without psychotic symptoms (not postnatal related)* was the top hospitalisation reason for 25-29 high claimants for mental health treatment in hospitals (15% of high claims made by members aged 25 to 29 for mental health treatment in hospitals).



Elderly members

- High claims for mental health treatment for elderly PHI members aged 75 and over have increased by 731 claims to 3,313 claims (28% increase), up \$48.4M to \$67.6M (40% increase). The average length of stay in hospital for their episode of care was around 27 days.
- Amongst 75 and over high claimants for mental health treatment in hospitals, 35% were for **delirium (acute confusional state)** followed by **depressive (mood/affective) disorders** (28%), **dementia** (18%), **anxiety conditions** (8%) and **bipolar disorder** (4%) making up the top 5 mental health conditions.

Psychiatry/mental health-acute is currently the top Service Related Group (SRG) for privately insured members aged up to 61 years of age (was ranked #2 behind *Diagnostic gastrointestinal* in 2017/18).

Hospital high claims covering members treated in hospital for serious symptoms and complications caused or exacerbated by COVID-19

All hospital treatment 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.

In 2023:

The highest benefit paid to treat serious symptoms and complications caused or exacerbated by COVID-19 was \$190,043, where the PHI member in the 65-69 age group had severe COVID-19 pneumonia requiring in-hospital continuous ventilatory support for more than 4 days. The member was in hospital receiving treatment and care for over a month before being discharged.



Top 20 high claims in 2023 where members were treated in hospital for serious symptoms and complications caused or exacerbated by COVID-19

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$190,043	M	65-69	Severe COVID-19 pneumonia requiring continuous ventilatory support for more than 4 days	42	Private
2	\$161,711	M	65-69	COVID-19 pneumonia requiring continuous ventilatory support for more than 4 days	24	Private
3	\$114,581	F	80-84	Severe COVID-19 pneumonia requiring non-invasive ventilation	217	Private
4	\$114,288	F	85-89	COVID-19 positive, symptomatic	94	Private
5	\$109,203	M	70-74	Severe secondary bacterial pneumonia due to COVID-19 requiring non-invasive ventilation	86	Private
6	\$107,265	F	75-79	Moderate COVID-19 pneumonia requiring continuous ventilatory support for more than 4 days	30	Private
7	\$105,826	F	65-69	Moderate COVID-19 pneumonia requiring continuous ventilatory support for more than 4 days	58	Private
8	\$99,249	F	75-79	COVID-19 pneumonia	30	Private
9	\$98,632	F	85-89	Gastrointestinal symptoms associated with COVID-19	94	Private
10	\$81,587	F	45-49	COVID-19 pneumonia	68	Private
11	\$76,222	M	70-74	Dilated cardiomyopathy exacerbated by COVID-19 requiring cardiac catheterisation	19	Private
12	\$74,165	M	85-89	Myasthenia gravis exacerbated by COVID-19	11	Private
13	\$71,708	F	70-74	COVID-19 positive, symptomatic	39	Private
14	\$71,590	F	65-69	Severe depressive episode without psychotic symptoms, not postnatal, associated with COVID-19	96	Private
15	\$67,623	M	90-94	Severe COVID-19 pneumonia	72	Private
16	\$65,700	M	40-44	COVID-19 pneumonia requiring continuous ventilatory support for more than 4 days	78	Public
17	\$64,922	M	85-89	COVID-19 pneumonia requiring non-invasive ventilation	72	Private
18	\$64,179	M	90-94	COVID-19 positive, asymptomatic	78	Private
19	\$63,086	F	85-89	Suspected case of COVID-19 with acute lower respiratory infection	94	Private
20	\$62,055	M	80-84	Severe COVID-19 pneumonia requiring non-invasive ventilation	81	Private



Top 20 high claims in 2023 where members were treated in hospital for serious prolonged symptoms and complications caused or exacerbated by Long COVID

Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
1	\$73,466	F	70-74	Post-COVID-19 pneumonia	11	Private
2	\$69,837	M	90-94	Severe post-COVID-19 pneumonia	129	Private
3	\$60,855	F	60-64	Interstitial lung diseases with fibrosis exacerbated by long COVID	50	Private
4	\$49,596	F	80-84	Inflammation of the brain caused by previous COVID-19 infection	37	Private
5	\$46,323	F	80-84	Inflammatory polyneuropathy associated with long COVID	97	Public
6	\$46,059	F	65-69	Post-COVID-19 pneumonia	49	Private
7	\$44,885	M	80-84	Post-COVID-19 pneumonia	50	Private
8	\$43,099	M	70-74	Nervous system disorders associated with long COVID	41	Private
9	\$39,944	M	85-89	Severe post-COVID-19 pneumonia	56	Private
10	\$39,211	F	80-84	Post-COVID-19 fatigue	47	Private
11	\$38,950	M	80-84	Post-COVID-19 pneumonia	21	Private
12	\$37,930	M	80-84	Delirium associated with long COVID	56	Private
13	\$37,788	F	85-89	Severe post-COVID-19 pneumonia	59	Private
14	\$34,646	M	95+	Post-COVID-19 pneumonia	34	Private
15	\$34,418	F	80-84	Rehabilitation for severe muscle wasting and atrophy, multiple sites, caused by long COVID	36	Private
16	\$29,747	F	70-74	Rehabilitation for severe muscle wasting and atrophy, multiple sites, caused by long COVID	35	Private
17	\$29,365	F	80-84	Rehabilitation for severe muscle wasting and atrophy caused by long COVID	42	Private
18	\$28,689	F	80-84	Post-COVID-19 pneumonia requiring non-invasive ventilation	13	Private
19	\$27,637	M	50-54	Dysautonomia associated with long COVID	49	Private
20	\$27,579	F	80-84	Post-COVID-19 pneumonia	25	Private

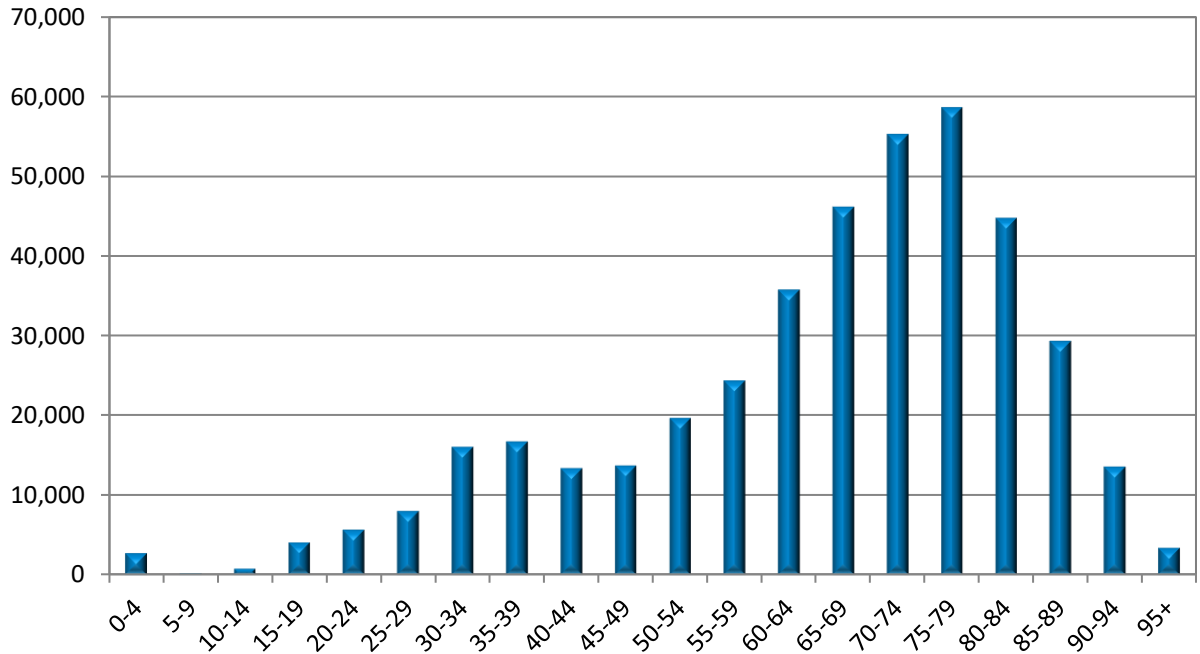


Hospital high claims by main disease or body system groups as a proportion of total hospital high claims (%), and the highest claim in each group

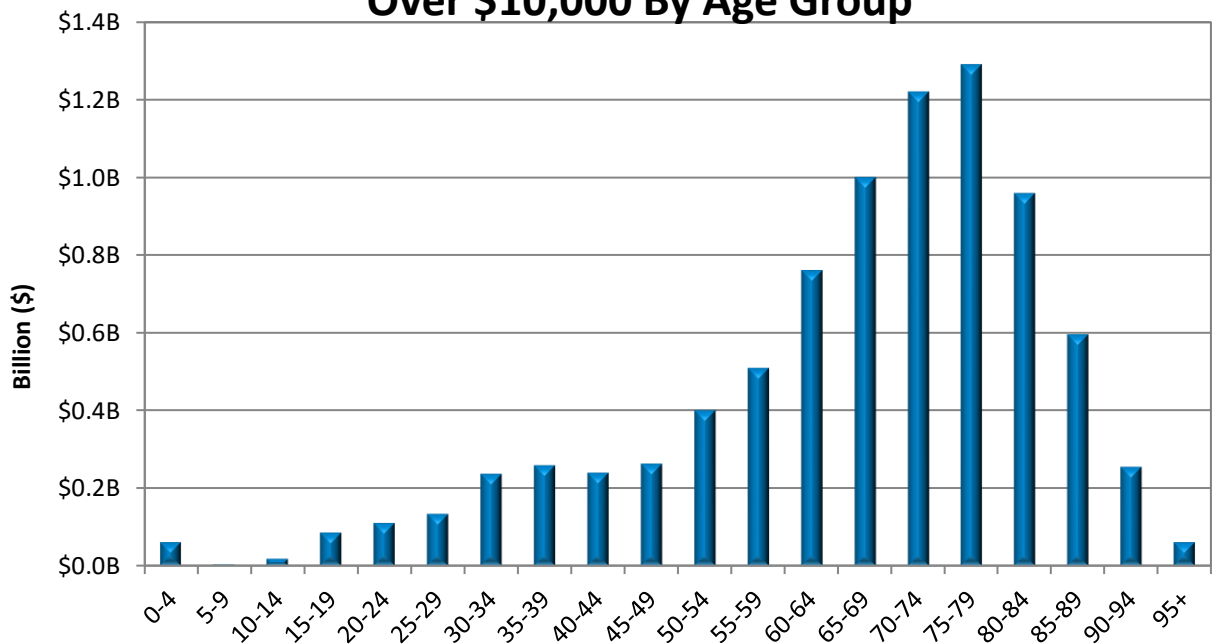
- **Musculoskeletal System and Connective Tissue diseases (29%)** - \$343,950 for spinal fusion with severe complication from treating low back pain.
- **Circulatory System diseases (19%)** - \$492,090 for the treatment of heart attack.
- **Neoplasms (benign tumours and cancers) (8%)** - \$429,381 for the treatment of benign and uncertain brain tumours.
- **Injury, Poisoning and certain other consequences of external causes (8%)** - \$569,624 for the treatment of haemorrhage and haematoma following insertion of cardiac and vascular prosthetic devices, implants and grafts.
- **Psychiatric, mental, addiction or behavioural disorders (7%)** - \$349,740 for the treatment of schizoaffective disorder, mixed type.
- **Pregnancy, Childbirth and Postpartum period (5%)** - \$84,110 for the treatment of placenta previa with bleeding.
- **Digestive System Diseases (5%)** - \$785,625 for the treatment of adhesive small bowel obstruction.
- **Endocrine, Nutritional and Metabolic Diseases (3%)** - \$262,083 for the treatment of type 2 diabetes with foot ulcer.
- **Genitourinary System Diseases (3%)** - \$222,910 for the treatment of acute kidney failure.
- **Respiratory System Diseases (2%)** - \$232,391 for the treatment of fibrotic interstitial lung disease.
- **Nervous System Diseases (2%)** - \$298,333 for the treatment of inflammatory muscle disease.
- **Skin and Subcutaneous Tissue Diseases (1%)** - \$605,419 for the treatment of cellulitis of lower limb.



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 for PHI Members Aged Under 30

For PHI members aged under 30, there were 21,298 hospital claims with benefits exceeding \$10,000 in 2023, 389 more high claims compared to 2022 (1.9% increase) and 1,843 more high claims compared to pre-pandemic 2019 (9.5% increase).

Of these 21,298 under 30s high claims in 2023, 1,730 claims were for neonatal care provided to premature babies with a total cost of \$37.9 million.

Benefits for all hospital high claims over \$10,000 for under 30s cost \$410.7 million in 2023 (a 2.2% benefits increase from 2022 and a 9.6% benefits increase from pre-pandemic 2019).

Of the 21,298 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 \$327,174 for the treatment of aortic stenosis present from birth. The PHI member in the 15-19 age group with severe heart failure spent over 12 months in hospital and had to have a mechanical pump inserted to help the heart circulate blood.

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 - Neoplasms (benign tumours/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	\$785,625	M	75-79	Adhesive small bowel obstruction	137	Private
2	\$753,362	M	80-84	Person awaiting admission to residential aged care service	613	Public
3	\$605,419	M	70-74	Cellulitis of lower limb	301	Private
4	\$569,624	F	70-74	Post-operative bleeding	121	Private
5	\$492,090	F	75-79	Heart attack	71	Private
6	\$477,996	M	0-4	Pre-term birth and low birth weight complications	133	Private
7	\$466,937	F	70-74	Coronary artery disease	74	Private
8	\$448,270	M	0-4	Pre-term birth and low birth weight complications	133	Private
9	\$429,381	M	65-69	Benign and uncertain brain tumours	328	Private
10	\$399,932	F	0-4	Pre-term birth and low birth weight complications	104	Public
11	\$379,746	M	80-84	Stomach cancer	68	Private
12	\$367,212	F	80-84	Variant angina	86	Private
13	\$366,685	M	65-69	Stomach cancer	128	Private
14	\$355,750	F	70-74	Infections caused by herpes simplex virus (HSV)	114	Private
15	\$353,909	F	60-64	Infection and inflammatory reaction due to gastrointestinal prosthetic devices, implants and grafts	82	Private
16	\$350,054	F	75-79	Aortic stenosis	68	Private
17	\$349,740	M	55-59	Schizophrenia	910	Public
18	\$347,661	F	0-4	Pre-term birth and low birth weight complications	110	Private
19	\$344,975	M	40-44	Post-procedural bleeding	356	Private
20	\$343,950	F	65-69	Spinal fusion with severe complication from treating low back pain	89	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	\$492,090	F	75-79	Heart attack	71	Private
2	\$466,937	F	70-74	Coronary artery disease	74	Private
3	\$367,212	F	80-84	Variant angina	86	Private
4	\$350,054	F	75-79	Aortic stenosis	68	Private
5	\$332,225	F	70-74	Thoracic aortic dissection	61	Private
6	\$299,597	M	75-79	Heart attack	68	Private
7	\$290,128	M	65-69	Moyamoya disease	90	Private
8	\$282,439	M	65-69	Coronary artery disease	50	Private
9	\$252,096	M	75-79	Aortic regurgitation	51	Private
10	\$251,278	F	65-69	Combined valvular heart disease	82	Private
11	\$249,011	F	75-79	Stroke	530	Public
12	\$248,169	M	75-79	Coronary artery disease	53	Private
13	\$235,108	F	60-64	Heart attack	41	Private
14	\$231,259	M	60-64	Coronary artery disease	26	Private
15	\$226,186	F	85-89	Aortic stenosis	8	Private
16	\$216,560	M	55-59	Heart failure	27	Private
17	\$200,896	M	75-79	Heart attack	81	Private
18	\$199,504	F	65-69	Heart failure	29	Private
19	\$198,183	F	65-69	Inflammatory heart disease	73	Private
20	\$197,376	F	75-79	Combined valvular heart disease	52	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	\$343,950	F	65-69	Spinal fusion with severe complication from treating low back pain	89	Private
2	\$241,809	F	75-79	Spinal fusion with severe complication from treating back pain in the middle to lower back region	59	Private
3	\$238,628	F	60-64	Spinal fusion for treating scoliosis in the lower back region	27	Private
4	\$233,896	F	70-74	Spinal fusion for treating scoliosis in the middle to lower back region	13	Private
5	\$233,630	M	80-84	Spinal fusion with severe complication from treating spinal instabilities in the lower back region	27	Private
6	\$231,714	F	70-74	Spinal fusion with severe complication from treating degenerative disc disease	90	Private
7	\$229,653	F	60-64	Spinal fusion for treating scoliosis in the middle to lower back region	14	Private
8	\$209,700	M	75-79	Spinal fusion with severe complication from treating low back pain	48	Private
9	\$208,491	F	75-79	Spinal fusion for treating scoliosis in the lower back region	55	Private
10	\$207,854	F	75-79	Spinal fusion for treating scoliosis in the middle to lower back region	20	Private
11	\$194,147	M	65-69	Failed spinal fusion leading to a false joint forming at the site of the intended fusion	39	Private
12	\$190,556	M	80-84	Spinal fusion for treating scoliosis in the lower back region	30	Private
13	\$182,930	F	65-69	Spinal fusion for treating back pain in the lower back region	25	Private
14	\$181,333	F	75-79	Spinal fusion for treating scoliosis in the lower back region	55	Private
15	\$179,543	M	80-84	Spinal fusion with severe complication from treating spinal osteoarthritis in the lower back region	63	Private
16	\$178,989	M	70-74	Cervical radiculopathy	65	Private
17	\$178,382	M	70-74	Degenerative disc disease	17	Private
18	\$177,679	F	75-79	Spinal fusion for treating low back pain	18	Private
19	\$176,024	F	75-79	Scoliosis in the lower back region	21	Private
20	\$175,724	F	80-84	Spinal fusion for treating low back pain	17	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	\$349,740	M	55-59	Schizoaffective disorder, mixed type	910	Public
2	\$175,219	F	55-59	Post traumatic stress disorder	94	Private
3	\$168,158	F	30-34	Post traumatic stress disorder	321	Private
4	\$165,927	F	65-69	Anxiety	68	Private
5	\$159,460	M	80-84	Severe depressive episode with psychotic symptoms, not postnatal	66	Private
6	\$155,588	M	70-74	Dementia	399	Public
7	\$151,873	F	30-34	Post traumatic stress disorder	180	Private
8	\$150,139	M	30-34	Schizophrenia	186	Public
9	\$144,314	F	55-59	Post traumatic stress disorder	64	Private
10	\$139,152	F	75-79	Dementia in Alzheimer's disease	156	Public
11	\$137,467	F	70-74	Recurrent depressive disorder	126	Private
12	\$136,018	F	55-59	Conversion disorder	56	Private
13	\$131,364	M	30-34	Bipolar I disorder with psychotic features	55	Public
14	\$129,332	F	35-39	Severe depressive episode with psychotic symptoms, not postnatal	57	Private
15	\$126,896	F	20-24	Severe depressive episode without psychotic symptoms, not postnatal	52	Private
16	\$124,125	F	70-74	Dementia in Alzheimer's disease	54	Private
17	\$123,721	F	70-74	Severe depressive episode without psychotic symptoms, not postnatal	50	Private
18	\$122,549	F	45-49	Post traumatic stress disorder	43	Private
19	\$120,277	F	70-74	Severe depressive episode without psychotic symptoms, not postnatal	49	Public
20	\$120,192	F	30-34	Eating and obsessive-compulsive disorders, major complexity	159	Public



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	\$429,381	M	65-69	Benign and uncertain brain tumours	328	Private
2	\$379,746	M	80-84	Stomach cancer	68	Private
3	\$366,685	M	65-69	Stomach cancer	128	Private
4	\$262,323	F	70-74	Ill-defined malignant neoplasms	60	Private
5	\$262,072	F	70-74	Benign and uncertain brain tumours	54	Private
6	\$233,952	M	75-79	Oesophageal cancer	68	Private
7	\$233,114	M	65-69	Lung cancer	118	Private
8	\$217,972	F	50-54	Bowel cancer	138	Private
9	\$198,920	M	65-69	Ill-defined malignant neoplasms	56	Private
10	\$193,696	F	70-74	Uterine cancer	70	Private
11	\$193,568	F	85-89	Bone cancer	48	Private
12	\$186,181	M	70-74	Brain and central nervous system cancer	67	Private
13	\$179,177	M	55-59	Gallbladder cancer	41	Private
14	\$165,353	M	45-49	Ill-defined malignant neoplasms	94	Private
15	\$165,326	M	75-79	Other malignant neoplasms (cancers)	91	Private
16	\$164,800	F	70-74	Gallbladder cancer	97	Private
17	\$163,976	M	65-69	Laryngeal cancer	129	Private
18	\$154,149	F	0-4	Leukaemia	76	Public
19	\$152,045	F	0-4	Leukaemia	69	Public
20	\$146,651	M	70-74	Liver cancer	31	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	\$262,083	M	65-69	Type 2 diabetes with foot ulcer	301	Public
2	\$128,095	F	60-64	Type 1 diabetes with diabetic ketoacidosis	205	Private
3	\$118,264	F	75-79	Type 1 diabetes with poor blood circulation and gangrene	145	Private
4	\$113,231	M	75-79	Type 2 diabetes with foot ulcer	118	Private
5	\$108,131	M	60-64	Type 2 diabetes with poor blood circulation and gangrene	151	Private
6	\$101,576	M	70-74	Type 2 diabetes with foot ulcer	58	Private
7	\$100,740	M	40-44	Type 2 diabetes with poor blood circulation and gangrene	186	Public
8	\$97,548	M	85-89	Type 2 diabetes with foot ulcer	119	Private
9	\$95,523	M	45-49	Type 2 diabetes with foot ulcer	41	Private
10	\$90,913	F	70-74	Type 2 diabetes with foot ulcer	63	Private
11	\$85,130	M	90-94	Type 2 diabetes with poor blood circulation and gangrene	46	Private
12	\$84,326	M	65-69	Type 2 diabetes with foot ulcer	94	Public
13	\$79,845	M	75-79	Type 2 diabetes with foot ulcer	82	Private
14	\$79,777	M	70-74	Type 2 diabetes with foot ulcer	74	Private
15	\$77,737	M	80-84	Type 2 diabetes with foot ulcer	94	Private
16	\$77,623	F	65-69	Type 2 diabetes with poor blood circulation and gangrene	43	Private
17	\$74,894	F	90-94	Type 2 diabetes with foot ulcer	61	Private
18	\$74,029	M	70-74	Type 2 diabetes with poor blood circulation and gangrene	63	Private
19	\$73,970	M	65-69	Type 2 diabetes with foot ulcer	10	Private
20	\$73,289	M	80-84	Type 2 diabetes with poor blood circulation	9	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	\$477,996	M	Pre-term birth and low birth weight complications	133	Private
	\$448,270	M	Pre-term birth and low birth weight complications	133	Private
	\$399,932	F	Pre-term birth and low birth weight complications	104	Public
	\$347,661	F	Pre-term birth and low birth weight complications	110	Private
	\$338,058	M	Pre-term birth and low birth weight complications	93	Private
5-9	\$133,503	F	Open wound of the lip with major complexity requiring precise reconstruction	246	Public
	\$120,250	F	Leukaemia	295	Public
	\$82,424	F	Digestive intolerance	191	Public
	\$78,596	M	Leukaemia	29	Public
	\$74,640	M	Stem cell transplant complications	138	Public
10-14	\$146,916	F	Spinal fusion for treating acquired scoliosis in the middle to lower back region	8	Private
	\$134,741	F	Spinal fusion for treating scoliosis in the middle to upper back region	11	Private
	\$133,436	F	Aspiration pneumonitis	255	Public
	\$108,226	F	Spinal fusion for treating juvenile scoliosis in the middle to lower back region	7	Private
	\$98,455	M	Spinal fusion for treating neuromuscular scoliosis in the middle to upper back region	9	Private
15-19	\$327,174	M	Aortic stenosis	389	Public
	\$140,671	M	Spinal fusion for treating scoliosis	10	Private
	\$133,985	F	Juvenile scoliosis in the middle to lower back region	12	Private
	\$132,309	M	Juvenile scoliosis in the middle to lower back region	9	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$115,851	F	Juvenile scoliosis in the middle to lower back region	10	Private
20-24	\$174,446	F	Infection and inflammatory reaction due to cardiac valve prosthesis	42	Private
	\$139,422	F	Spinal fusion with severe complication from treating Ehlers-Danlos syndrome	86	Private
	\$133,470	F	Spinal fusion for treating hunchback in the middle to upper back region	8	Private
	\$126,896	F	Severe depressive episode without psychotic symptoms, not postnatal	52	Private
	\$125,489	F	Spinal fusion for treating scoliosis in the middle to upper back region	7	Private
25-29	\$160,462	M	Congenital cardiovascular defects	20	Private
	\$110,100	F	Spinal fusion for treating scoliosis in the middle to lower back region	13	Private
	\$109,716	F	Schizophrenia	123	Public
	\$103,950	F	Disruption of an operation wound treated with negative pressure wound therapy	80	Private
	\$103,048	F	Schizoaffective disorder, depressive type	151	Private
30-34	\$168,158	F	Post traumatic stress disorder	321	Private
	\$163,868	M	Spinal fusion for treating back pain in the lower back region	14	Private
	\$152,737	F	Spinal fusion for treating low back pain	16	Private
	\$151,873	F	Post traumatic stress disorder	180	Private
	\$150,139	M	Schizophrenia	186	Public
35-39	\$129,332	F	Severe depressive episode with psychotic symptoms, not postnatal	57	Private
	\$123,944	M	Stomach cancer	48	Private
	\$112,282	M	Spinal fusion for treating hunchback in the middle to lower back region	8	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$111,870	F	Seizures	119	Private
	\$111,362	M	Bowel cancer	47	Private
40-44	\$344,975	M	Post-procedural bleeding	356	Private
	\$282,528	F	Cholelithiasis (presence of gallstones in the common bile duct)	41	Private
	\$183,512	F	Acute liver failure	33	Private
	\$169,271	F	Tuberculosis of lung	59	Public
	\$148,778	M	Anoxic brain damage	64	Private
45-49	\$165,353	M	Unspecified cancers	94	Private
	\$164,603	M	Acute pancreatitis due to alcohol	45	Private
	\$151,013	M	Spinal fusion for treating hunchback in the middle to upper back region	16	Private
	\$148,801	F	Spinal fusion for treating scoliosis in the middle to lower back region	11	Private
	\$145,911	F	Alcoholic liver failure	38	Private
50-54	\$341,574	M	Acute pancreatitis	160	Private
	\$217,972	F	Bowel cancer	138	Private
	\$194,394	M	Double valve disease	59	Private
	\$176,691	F	Hemophagocytosis (rare but potentially life-threatening condition characterised by excessive activation of the immune system)	105	Private
	\$169,955	M	Disseminated cryptococcosis (serious fungal infection that spreads from the lungs to other parts of the body)	35	Private
55-59	\$349,740	M	Schizoaffective disorder, mixed type	910	Public
	\$312,458	F	Anastomotic leak	195	Private
	\$216,560	M	Heart failure	27	Private
	\$179,177	M	Gallbladder cancer	41	Private



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$177,702	M	Heart attack	55	Private
60-64	\$353,909	F	Infection and inflammatory reaction due to gastrointestinal prosthetic devices, implants and grafts	82	Private
	\$290,971	F	Laparoscopic adhesiolysis	34	Private
	\$274,284	M	Neoplasms of uncertain behaviour	116	Private
	\$238,628	F	Spinal fusion for treating scoliosis in the lower back region	27	Private
	\$235,108	F	Heart attack	41	Private
		\$429,381	M	Benign and uncertain brain tumours	328
65-69	\$366,685	M	Stomach cancer	128	Private
	\$343,950	F	Spinal fusion with severe complication from treating low back pain	89	Private
	\$298,333	F	Inflammation of the muscles (myositis)	41	Private
	\$290,128	M	Moyamoya disease	90	Private
		\$605,419	M	Cellulitis of lower limb	301
70-74	\$569,624	F	Post-operative bleeding	121	Private
	\$466,937	F	Coronary artery disease	74	Private
	\$355,750	F	Herpetic stomatitis	114	Private
	\$332,225	F	Thoracic aortic dissection	61	Private
		\$785,625	M	Adhesive small bowel obstruction	137
75-79	\$492,090	F	Heart attack	71	Private
	\$350,054	F	Aortic stenosis	68	Private
	\$306,467	F	Diverticulitis	39	Private
	\$299,597	M	Heart attack	68	Private
		\$753,362	M	Person awaiting admission to residential aged care service	613



Age Group	Total Benefits Paid	Gender	Description	Bed Days	Hospital Type
	\$379,746	M	Stomach cancer	68	Private
	\$367,212	F	Variant angina	86	Private
	\$234,940	F	Injury of muscle and tendon of hip	51	Private
	\$233,630	M	Spinal fusion with severe complication from treating spinal instabilities in the lower back region	27	Private
85-89	\$277,604	M	Mechanical complication of internal joint prosthesis	42	Private
	\$255,690	F	Complicated diverticulitis	92	Private
	\$232,391	M	Fibrotic interstitial lung disease	45	Private
	\$226,186	F	Aortic stenosis	8	Private
	\$193,568	F	Bone cancer	48	Private
90-94	\$117,788	M	Aortic stenosis	41	Private
	\$117,503	F	Anastomotic stenosis	22	Private
	\$113,649	M	Heart failure	37	Private
	\$109,844	M	Abdominal aortic dissection	4	Private
	\$109,446	F	Aortic stenosis	18	Private
95+	\$75,354	F	Lymphoma	48	Private
	\$71,827	F	Spinal fusion for treating scoliosis in the lower back region	22	Private
	\$71,275	M	Aortic stenosis	9	Private
	\$71,122	F	Aortic stenosis	15	Private
	\$71,094	F	Person awaiting admission to adequate facility elsewhere	1	Public



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	\$327,174	M	15-19	Aortic stenosis present from birth	389	Public
2	\$174,446	F	20-24	Infection and inflammatory reaction due to cardiac valve prosthesis	42	Private
3	\$160,462	M	25-29	Congenital cardiovascular defects	20	Private
4	\$146,916	F	10-14	Spinal fusion for treating acquired scoliosis in the middle to lower back region	8	Private
5	\$140,671	M	15-19	Spinal fusion for treating scoliosis	10	Private
6	\$139,422	F	20-24	Spinal fusion with severe complication from treating Ehlers-Danlos syndrome	86	Private
7	\$134,741	F	10-14	Spinal fusion for treating scoliosis in the middle to upper back region	11	Private
8	\$133,985	F	15-19	Juvenile scoliosis in the middle to lower back region	12	Private
9	\$133,503	F	5-9	Open wound of the lip with major complexity requiring precise reconstruction	246	Public
10	\$133,470	F	20-24	Spinal fusion for treating hunchback in the middle to upper back region	8	Private
11	\$133,436	F	10-14	Aspiration pneumonitis	255	Public
12	\$132,309	M	15-19	Juvenile scoliosis in the middle to lower back region	9	Private
13	\$126,896	F	20-24	Severe depressive episode without psychotic symptoms, not postnatal	52	Private
14	\$125,489	F	20-24	Spinal fusion for treating scoliosis in the middle to upper back region	7	Private
15	\$121,126	M	20-24	Spinal fusion for treating juvenile osteochondrosis of spine in the middle to lower back region	5	Private



Rank	Total Benefits Paid	Gender	Age Group	Description	Bed Days	Hospital Type
16	\$120,250	F	5-9	Leukaemia	295	Public
17	\$115,851	F	15-19	Juvenile scoliosis in the middle to lower back region	10	Private
18	\$113,847	F	15-19	Adjustment disorders	40	Private
19	\$111,847	M	20-24	Aortic stenosis present from birth	19	Private
20	\$110,100	F	25-29	Spinal fusion for treating scoliosis in the middle to lower back region	13	Private
21	\$109,716	F	25-29	Schizophrenia	123	Public
22	\$108,564	F	15-19	Anorexia	127	Public
23	\$108,226	F	10-14	Spinal fusion for treating juvenile scoliosis in the middle to lower back region	7	Private
24	\$107,345	M	20-24	Severe depressive episode without psychotic symptoms, not postnatal	139	Private
25	\$107,103	F	15-19	Anorexia	141	Private
26	\$105,970	F	0-4	Web of the larynx	18	Public
27	\$103,950	F	25-29	Disruption of an operation wound treated with negative pressure wound therapy	80	Private
28	\$103,856	F	20-24	Spinal fusion for treating scoliosis in the middle to lower back region	19	Private
29	\$103,148	F	20-24	Severe depressive episode without psychotic symptoms, not postnatal	157	Private
30	\$103,048	F	25-29	Schizoaffective disorder, depressive type	151	Private