



## General Treatment benefits up by 3.7% in past 12 months

The latest Private Health Insurance statistics released by the APRA (November 2016) show an increase in benefits paid on behalf of fund members over the past twelve months, in both hospital and general treatment categories.

A report on the PHI industry and benefit payments in News Ltd papers today is incorrect.

Private Healthcare Australia CEO, Dr Rachel David said it was misleading to suggest that health funds were reducing benefit payments for certain general treatment areas when in fact benefit payments continue to increase across the board.

The facts are that in the 12 months to September 2016:

- Dental benefits have gone up by 4.7%
- Optical benefits have gone up by 3.4%
- Physiotherapy benefits have gone up by 3.8%
- Total Allied Health benefits have gone up by 3.7%

“Health funds are consistently paying out the highest percentage of the premium back to customers of all insurance types – an average of 86c in the dollar. This compares with 67c for property insurance and 62c for general insurance.”

Dr David said health fund members who weren't sure what procedures were covered in their policies for either hospital or general treatment cover, or whose needs had changed over time, should review their cover with their health fund.

“PHA market research (Ipsos) shows that while more than 80% of people are satisfied with their private health insurance and want to keep it, premium affordability is a major issue for health fund members. Health Funds are committed to keeping premiums affordable for their members and will continue to improve efficiencies to ensure their members have access to the best possible healthcare.

“Health funds have been working with the Government and other stakeholders on ways to help consumers understand and make appropriate decisions about their health cover, including the government's proposed Gold/Silver/Bronze classification scheme,” said Dr David.

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