



## Press Release

8 June 2016

### SURVEY SHOWS VALUE OF HEALTH FUND COVER

Private Healthcare Australia's Annual Survey of High Claims has highlighted the value of health insurance, particularly for younger Australians, with funds paying out more than \$6 billion in benefits for individual claims over \$10,000 in 2015.

PHA CEO Dr Rachel David said the report found an increase of 21% in what are known as "high claims" – meaning that nearly half of all payments for hospital treatment by Australian health funds are now for claims above \$10,000.

"With today's numbers showing that treatment for an unexpected and severe illness such as a stroke or cancer can regularly cost from \$10,000 - \$50,000 and at times more than \$300,000, it is easy to understand why health cover provides peace of mind for more than 13 million Australians," Dr David said.

"It also underscores why both health fund members and the public system benefit from a sustainable private health insurance system."

Recent research shows that 84% of Australians with health cover believe they are getting value for money but are concerned about ongoing affordability.

"Many of these high claims relate to hospital stays well in excess of 100 days. Providing quality care with a choice of doctor and a choice of hospital for stays of length and in the treatment of such severe and debilitating conditions is a very worthwhile return on health fund premiums – but we must keep premiums affordable."

Dr David said the 2015 survey also underlines the high individual claim costs for younger Australians, particularly for those experiencing prolonged mental health issues or cancer.

"Young people often believe they are invincible and underestimate their likelihood of becoming sick or needing prolonged care. The PHA Survey identified the top 30 high claims for members under 30 years of age and many of the individual benefits paid exceed \$10,000.

'In many cases, serious mental health conditions, including eating disorders, accounted for these admissions. It is notoriously difficult for individuals to accurately assess their risk of developing these conditions.

"There has been much publicity about the tax and financial benefits of younger Australians taking out cover to avoid the Medicare surcharge and the Lifetime Cover loading.

"No-one under the age of 30 wants to think they may end up needing medical treatment costing in excess of \$10,000, or even \$100,000 – but many do and young people can shop around to find health cover which is specific to their needs.

"The High Claims Survey demonstrates the contribution health insurance makes to individuals and during periods of sudden illness or accidents as well as Australia's broader healthcare system," said Dr David.

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## Press Release

### Notes to Editors

Private Healthcare Australia's Annual Survey of High Claims found that private health funds paid 298,305 claims where the benefit payment for the episode of care was more than \$10,000.

This is an increase in the number of high claims on the previous reporting year of 21% with benefits paid exceeding \$6.1 billion. This represents 45% of benefits paid out on behalf of members for hospital treatment during 2015.

PHA's Annual High Claims Survey analyses the nature and magnitude of high claims met by health funds over the past 12 months and is collated using survey data from 33 Australian health funds which in total represent 100% of the private health insurance industry.

Of the 298,305 claims:

- 11 cost more than \$300,000
- 57 cost more than \$200,000
- 652 cost more than \$100,000
- 9,883 cost more than \$50,000
- 39,368 cost more than \$30,000
- 114,740 cost more than \$20,000
- 183,565 cost between \$10,000 and \$20,000

Highest Claim for Selected Groups

- Cardiovascular disease: \$446,803 for the treatment of aortic aneurysm
- Mental Health: \$117,820 for the treatment of dementia
- Cancer: \$255,382 for the treatment of bowel cancer
- Diabetes: \$127,503 for the treatment of type 2 diabetes mellitus with peripheral angiopathy, with gangrene

The 2015 Annual High Claims Survey is attached.



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



# Annual High Claims Survey

## Year Ending 31 December 2015

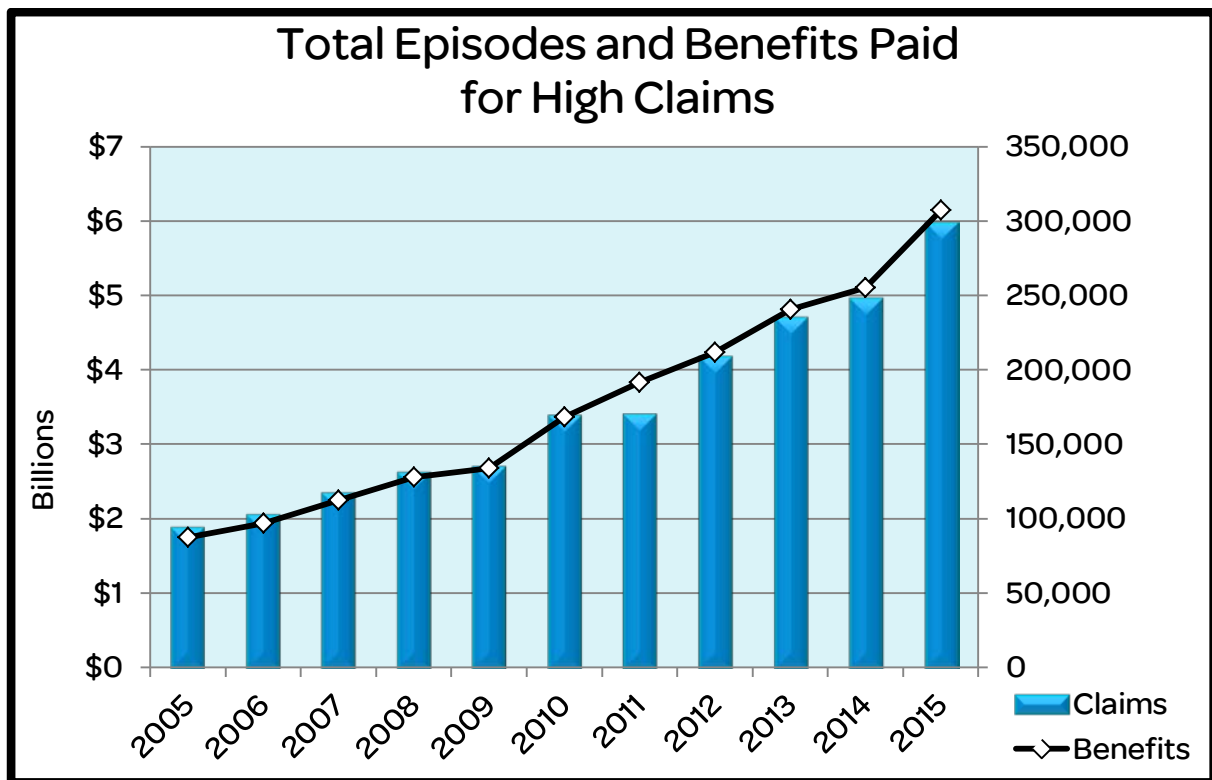
Released June 2016



## Summary

The Private Healthcare Australia Annual High Claims Survey Report analyses the nature and magnitude of high claims met by Health Funds over the past 12 months and is collated using survey data from 33 Australian health funds which in total represent 100% of the private health insurance industry.

The participating funds paid out on behalf of members 298,305 claims where the benefit payment for the episode of care was more than \$10,000. This is an increase in the number of high claims on the previous reporting year of 21% with benefits paid exceeding \$6.1 billion. This represents 45% of total benefits paid out on behalf of members for hospital treatment during 2015.



The survey report highlights the value of private health insurance to members who have needed to access services during periods of sudden illness or accident or when an operation is required, and further demonstrates the contribution private health insurance makes to the lives of individuals, as well as Australia's broader healthcare system.

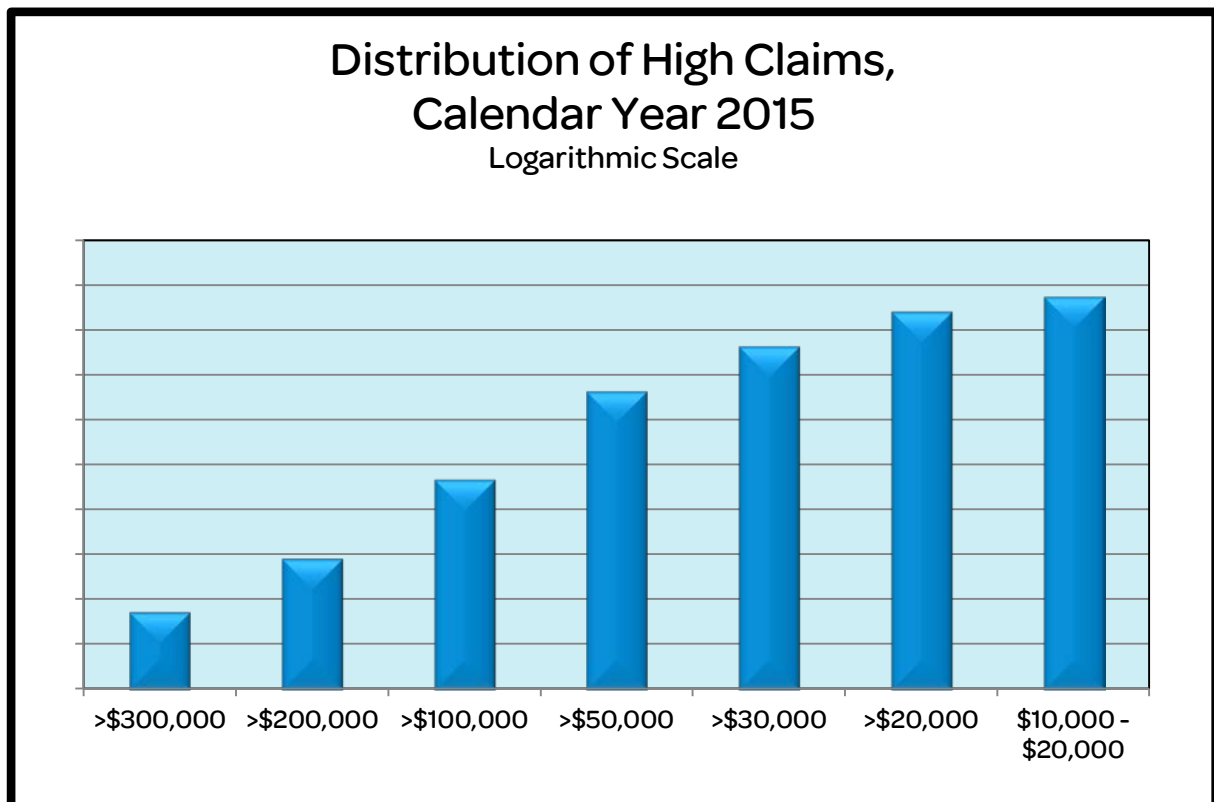


## High Claims

The highest benefit paid was \$645,888 for the treatment of acute respiratory failure, type 2.

Of the 298,305 claims:

- 11 cost more than \$300,000
- 57 cost more than \$200,000
- 652 cost more than \$100,000
- 9,883 cost more than \$50,000
- 39,368 cost more than \$30,000
- 114,740 cost more than \$20,000
- 183,565 cost between \$10,000 and \$20,000



Claims for which the benefit payment was over \$10,000 accounted for 7.1% of all hospital episodes in 2015 (+0.9% from 2014). Assuming each of these people were hospitalised once, then for the 298,305 high claims, they represent 2.6% of the total insured population (+0.4% from 2014).

The total cost of all high claims for 2015 has increased by 20.4% from the previous year to around \$6.1 billion which represents 45% of the total cost to industry for hospital treatment in 2015.

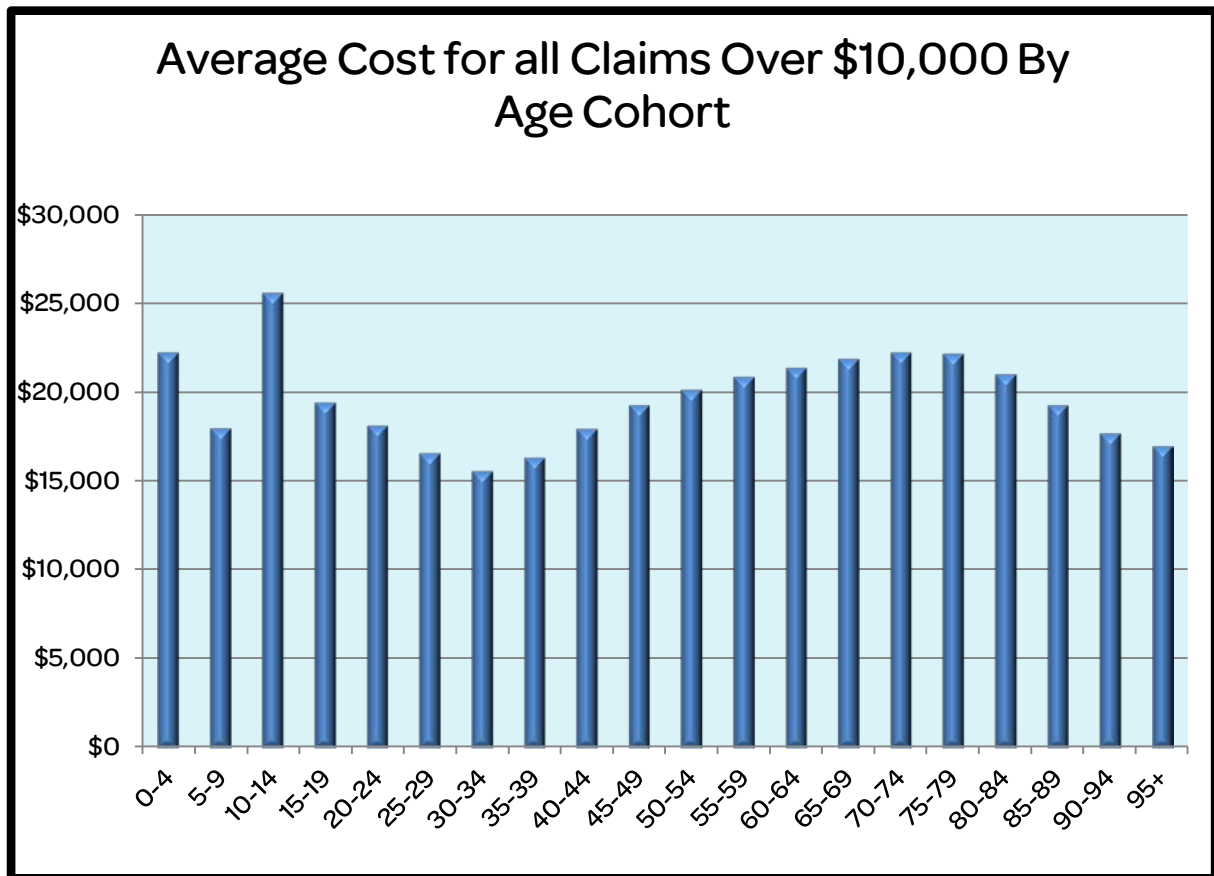


## Highest Claim for Selected Groups

- Cardiovascular disease - \$446,803 for the treatment of aortic aneurysm (dissection of thoracic aorta)
- Mental Health - \$117,820 for the treatment of dementia
- Cancer – \$255,382 for the treatment of bowel cancer
- Diabetes - \$127,503 for the treatment of type 2 diabetes mellitus with peripheral angiopathy, with gangrene

## 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 cohort was approximately similar in 2015. Average cost per age cohort ranged from \$15,550 for those aged 30-34 to \$25,587 for those aged 10-14.





## High Claims for PHI Members Aged Under 30

For PHI members aged under 30, there were 15,737 claims with benefits exceeding \$10,000, an increase on the previous year of 1,284 claims (+9%). Of these, 1,879 claims were for neonatal care provided to premature babies with a total cost of \$40.7 million.

Benefits for all high claims over \$10,000 for under 30s cost \$296 million in 2015.

Of the 15,737 claims (see Table 7 for description of individual claims), the highest claim was for \$446,803 for the treatment of aortic aneurysm (dissection of thoracic aorta) on a 26 year old male.

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 Disease

Table 3: Top 20 Identifiable High Claims – Mental Disorders

Table 4: Top 20 Identifiable High Claims – Cancer

Table 5: Top 20 Identifiable High Claims – Diabetes

Table 6: Top 5 Selected High Claims by Age Group

Table 7: Top 30 Selected High Claims for members aged less than 30, excluding neonates



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

Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
1	\$645,888	M	74	Acute respiratory failure, type II	116	Private
2	\$446,803	M	26	Aortic aneurysm	113	Private
3	\$364,343	M	0	Extreme prematurity of infant	114	Private
4	\$360,891	M	0	Extreme prematurity of infant	146	Private
5	\$349,648	M	0	Extreme prematurity of infant	104	Private
6	\$345,108	M	0	Extreme prematurity of infant	107	Private
7	\$344,392	M	69	Infection and inflammatory reaction due to internal joint prosthesis	337	Private
8	\$316,043	F	42	Stroke	480	Public
9	\$312,700	F	61	Rheumatic heart disease	90	Private
10	\$303,863	F	0	Extreme prematurity of infant	95	Private
11	\$297,176	F	80	Rheumatic heart disease	69	Private
12	\$296,717	M	79	Lower respiratory tract infections	150	Private
13	\$295,420	M	0	Extreme prematurity of infant	102	Private
14	\$292,950	F	0	Extreme prematurity of infant	102	Private
15	\$274,468	M	65	Gallbladder and bile duct disease	140	Private
16	\$271,631	M	0	Prematurity of infant	139	Private
17	\$267,762	F	77	Pneumonitis due to food and vomit	114	Private
18	\$262,753	F	74	Non-rheumatic valvular disease	151	Private
19	\$262,174	M	80	Aortic aneurysm	62	Private
20	\$259,113	M	75	Mechanical complication of heart valve prosthesis	58	Private





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

Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
1	\$446,803	M	26	Aortic aneurysm	113	Private
2	\$316,043	F	42	Stroke	480	Public
3	\$312,700	F	61	Rheumatic heart disease	90	Private
4	\$297,176	F	80	Rheumatic heart disease	69	Private
5	\$262,753	F	74	Non-rheumatic valvular disease	151	Private
6	\$262,174	M	80	Aortic aneurysm	62	Private
7	\$223,260	M	86	Ischaemic heart disease	145	Private
8	\$222,895	F	75	Inflammatory heart disease	86	Private
9	\$219,877	M	67	Heart failure	87	Private
10	\$219,388	M	66	Ischaemic heart disease	45	Private
11	\$216,692	M	82	Non-rheumatic valvular disease	139	Private
12	\$215,128	M	86	Non-rheumatic valvular disease	459	Private
13	\$205,787	M	75	Inflammatory heart disease	63	Private
14	\$203,144	M	73	Rheumatic heart disease	86	Private
15	\$203,080	M	80	Ischaemic heart disease	50	Private
16	\$202,090	M	77	Ischaemic heart disease	83	Private
17	\$199,346	M	66	Ischaemic heart disease	61	Private
18	\$197,084	F	81	Ischaemic heart disease	34	Private
19	\$195,983	F	67	Aortic aneurysm	51	Private
20	\$195,525	F	77	Ischaemic heart disease	84	Private



**Table 3: Top 20 Identifiable High Claims for the treatment of Mental Health**

Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
1	\$117,820	M	87	Dementia	354	Public
2	\$107,680	M	41	Schizophrenia	171	Public
3	\$101,734	F	72	Schizophrenia	158	Public
4	\$100,119	F	20	Schizophrenia	142	Public
5	\$96,816	F	64	Dementia	86	Private
6	\$94,084	F	25	Anorexia nervosa	238	Private
7	\$92,565	F	54	Anorexia nervosa	132	Private
8	\$91,981	M	72	Schizophrenia	136	Public
9	\$91,039	F	78	Bipolar affective disorder	115	Private
10	\$85,919	F	62	Severe depressive episode	107	Private
11	\$84,455	M	54	Recurrent depressive disorder	66	Private
12	\$84,192	M	53	Bipolar affective disorder	68	Private
13	\$83,049	M	30	Schizophrenia	129	Public
14	\$82,598	M	59	Severe depressive episode	99	Private
15	\$82,558	F	37	Anorexia nervosa	68	Private
16	\$82,096	F	74	Recurrent depressive disorder	64	Private
17	\$80,898	M	64	Recurrent depressive disorder	73	Private
18	\$80,002	M	65	Bipolar affective disorder	65	Private
19	\$79,905	F	28	Bipolar affective disorder	70	Private
20	\$79,792	M	79	Severe depressive episode	104	Private



**Table 4: Top 20 Identifiable High Claims for the treatment of Cancer**

Rank	TOTAL Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
1	\$255,382	M	81	Bowel cancer	147	Private
2	\$251,013	F	76	Cerebral meninges	155	Private
3	\$237,896	M	69	Lung cancer	69	Private
4	\$232,016	F	52	Leukaemia	330	Public
5	\$229,876	F	75	Bowel cancer	77	Private
6	\$189,214	F	63	Bowel cancer	110	Private
7	\$178,414	M	68	Bladder cancer	77	Private
8	\$175,232	M	68	Duodenum	53	Private
9	\$172,226	M	59	Oesophagus cancer	40	Private
10	\$169,382	M	72	Stomach cancer	70	Private
11	\$168,600	M	70	Pancreas cancer	55	Private
12	\$162,103	M	66	Stomach cancer	51	Private
13	\$156,857	M	69	Lymphoma	46	Private
14	\$156,282	M	80	Larynx cancer	100	Private
15	\$153,097	F	68	Secondary malignant neoplasm of retroperitoneum and peritoneum	40	Private
16	\$150,999	F	87	Stomach cancer	119	Private
17	\$148,830	M	73	Stomach cancer	73	Private
18	\$147,995	M	71	Bowel cancer	73	Private
19	\$146,531	F	36	Lymphoma	47	Private
20	\$144,814	M	52	Secondary malignant neoplasm of bone and bone marrow	70	Private



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

Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
1	\$127,503	M	72	Type 2 diabetes mellitus with peripheral angiopathy, with gangrene	70	Private
2	\$122,379	M	79	Type 2 diabetes mellitus with hypoglycaemia	31	Private
3	\$120,664	F	73	Type 2 diabetes mellitus with foot ulcer due to multiple causes	168	Private
4	\$108,850	M	58	Type 2 diabetes mellitus with foot ulcer due to multiple causes	29	Private
5	\$102,813	M	77	Type 2 diabetes mellitus with foot ulcer due to multiple causes	114	Private
6	\$102,414	M	74	Type 2 diabetes mellitus with peripheral angiopathy, with gangrene	135	Private
7	\$101,013	M	48	Type 2 diabetes mellitus with poor control	60	Public
8	\$90,542	M	85	Type 2 diabetes mellitus with foot ulcer due to multiple causes	73	Private
9	\$85,932	F	77	Type 2 diabetes mellitus with diabetic cardiomyopathy	7	Private
10	\$84,700	M	63	Type 2 diabetes mellitus with peripheral angiopathy, with gangrene	97	Private
11	\$83,633	M	66	Type 2 diabetes mellitus with diabetic cardiomyopathy	1	Private
12	\$79,104	M	64	Type 2 diabetes mellitus with peripheral angiopathy, with gangrene	45	Private
13	\$74,880	M	70	Type 2 diabetes mellitus with peripheral angiopathy, without gangrene	75	Private



Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
14	\$74,631	M	74	Type 2 diabetes mellitus with foot ulcer due to multiple causes	97	Private
15	\$69,138	M	78	Type 2 diabetes mellitus with foot ulcer due to multiple causes	73	Private
16	\$68,455	M	75	Type 2 diabetes mellitus with peripheral angiopathy, with gangrene	17	Private
17	\$65,703	F	82	Type 2 diabetes mellitus with foot ulcer due to multiple causes	76	Private
18	\$62,536	M	63	Type 2 diabetes mellitus with peripheral angiopathy, with gangrene	91	Private
19	\$61,977	F	39	Type 1 diabetes mellitus with foot ulcer due to multiple causes	65	Public
20	\$61,744	M	74	Type 2 diabetes mellitus with foot ulcer due to multiple causes	55	Private



**Table 6: Top 5 Identifiable High Claims by 5 Year Age Cohort**

Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
0-4	\$364,343	M	Extreme prematurity of infant	114	Private
	\$360,891	M	Extreme prematurity of infant	146	Private
	\$349,648	M	Extreme prematurity of infant	104	Private
	\$345,108	M	Extreme prematurity of infant	107	Private
	\$303,863	F	Extreme prematurity of infant	95	Private
5-9	\$60,338	M	Hearing loss	1	Private
	\$58,372	M	Hearing loss	1	Private
	\$57,010	M	Acute myeloblastic leukaemia	28	Public
	\$54,434	F	Other specified cardiac arrhythmias	1	Public
	\$44,239	F	Spondylolisthesis Lumbosacral region	22	Public
10-14	\$100,934	F	Congenital heart disease	19	Private
	\$92,816	F	Bone and connective tissue cancer	6	Private
	\$92,717	F	Back pain (acute and chronic)	15	Private
	\$88,466	F	Juvenile idiopathic scoliosis	3	Private
	\$88,241	F	Juvenile idiopathic scoliosis	16	Private
15-19	\$88,971	F	Juvenile idiopathic scoliosis	14	Private
	\$87,480	F	Scoliosis	11	Private
	\$86,752	F	Other forms of scoliosis	10	Private
	\$83,334	M	Congenital heart disease	26	Private
	\$81,814	F	Juvenile idiopathic scoliosis	7	Private



Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
20-24	\$107,776	F	Juvenile idiopathic scoliosis	22	Private
	\$100,119	F	Schizophrenia	142	Public
	\$89,307	M	Non-rheumatic valvular disease	14	Private
	\$85,472	M	Scoliosis	8	Private
	\$82,583	M	Inflammatory heart disease	3	Private
25-29	\$446,803	M	Aortic aneurysm	113	Private
	\$134,176	M	Aortic aneurysm	22	Private
	\$107,860	M	Infection and inflammatory reaction due to other cardiac and vascular devices, implants and grafts	14	Private
	\$94,084	F	Anorexia nervosa	238	Private
	\$87,860	F	Biliary acute pancreatitis	33	Private
30-34	\$161,757	F	Care involving use of rehabilitation procedure, unspecified	505	Public
	\$148,155	F	Septicaemia	55	Private
	\$121,713	F	Other post procedural disorders of digestive system	84	Private
	\$108,178	M	Other idiopathic scoliosis	7	Private
	\$105,641	M	Back pain (acute and chronic)	60	Private
35-39	\$179,518	F	Mechanical complication of gastrointestinal prosthetic devices, implants and grafts	76	Private
	\$146,531	F	Lymphoma	47	Private
	\$133,105	M	Bone and connective tissue cancer	35	Private
	\$108,389	F	Lower respiratory tract infections	44	Private
	\$105,464	M	Other benign neoplasms	30	Private



Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
40-44	\$316,043	F	Stroke	480	Public
	\$177,425	M	Sepsis following a procedure	65	Private
	\$163,458	F	Cardiac arrest with successful resuscitation	69	Public
	\$144,603	F	Gastro-oesophageal reflux disease without oesophagitis	48	Private
	\$142,692	M	Guillain-Barré syndrome	39	Private
45-49	\$206,137	M	Diverticulitis	53	Private
	\$196,629	M	Gallbladder and bile duct disease	131	Private
	\$187,709	M	Stroke	62	Private
	\$141,527	F	Bowel cancer	44	Private
	\$139,201	M	Infection and inflammatory reaction due to cardiac valve prosthesis	26	Private
50-54	\$232,016	F	Chronic myelomonocytic leukaemia	330	Public
	\$218,446	M	Other benign neoplasms - colon	71	Private
	\$198,802	M	Pneumonia in parasitic diseases	59	Private
	\$181,781	M	Scoliosis	23	Private
	\$181,774	F	Other obesity	89	Private
55-59	\$206,839	F	Accidental puncture and laceration during a procedure	88	Private
	\$188,053	M	Guillain-Barré syndrome	49	Private
	\$185,659	F	Rheumatic heart disease	45	Private
	\$172,226	M	Oesophagus cancer	40	Private
	\$154,964	M	Non-rheumatic valvular disease	46	Private





Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
60-64	\$312,700	F	Rheumatic heart disease	90	Private
	\$229,309	M	Pneumonia	88	Private
	\$199,378	F	Toxic gastroenteritis and colitis	91	Private
	\$191,037	M	Other acute pancreatitis	105	Private
	\$189,214	F	Bowel cancer	110	Private
65-69	\$344,392	M	Infection and inflammatory reaction due to internal joint prosthesis	337	Private
	\$274,468	M	Gallbladder and bile duct disease	140	Private
	\$237,896	M	Lung cancer	69	Private
	\$219,877	M	Congestive heart failure	87	Private
	\$219,388	M	Ischaemic heart disease	45	Private
70-74	\$645,888	M	Acute respiratory failure, type II	116	Private
	\$262,753	F	Non-rheumatic valvular disease	151	Private
	\$257,340	M	Other post procedural disorders of digestive system	83	Private
	\$236,963	F	Care involving use of rehabilitation procedure	427	Public
	\$234,303	M	Diverticulitis	69	Private
75-79	\$296,717	M	Pneumonia in parasitic diseases	150	Private
	\$267,762	F	Pneumonitis due to food and vomit	114	Private
	\$259,113	M	Mechanical complication of heart valve prosthesis	58	Private
	\$251,013	F	Cerebral meninges	155	Private
	\$231,144	M	Infection and inflammatory reaction due to internal joint prosthesis	136	Private



Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
80-84	\$297,176	F	Rheumatic heart disease	69	Private
	\$262,174	M	Aortic aneurysm	62	Private
	\$255,382	M	Bowel cancer	147	Private
	\$224,614	F	Other interstitial pulmonary diseases with fibrosis	92	Private
	\$216,692	M	Non-rheumatic valvular disease	139	Private
85-89	\$256,686	F	Lordosis	185	Private
	\$223,260	M	Ischaemic heart disease	145	Private
	\$215,128	M	Non-rheumatic valvular disease	459	Private
	\$176,487	M	Non-rheumatic valvular disease	93	Private
	\$153,131	M	Fracture of shaft of femur	57	Private
90-94	\$117,960	M	Subtrochanteric fracture	120	Private
	\$110,558	F	Non-rheumatic valvular disease	31	Private
	\$99,093	M	Fracture of intracapsular section of femur	31	Private
	\$91,144	F	Pathological fracture – pelvic region and thigh	38	Private
	\$83,379	M	Non-rheumatic valvular disease	21	Private
95+	\$73,060	F	Person awaiting admission to adequate facility elsewhere	642	Public
	\$72,855	M	Fracture of lumbar vertebra	131	Private
	\$69,750	F	Fracture of other parts of neck of femur	36	Private
	\$64,306	F	Adjustment and management of cardiac device	3	Private
	\$57,767	F	Fracture of ilium	106	Public



**Table 7: Top 30 Identifiable High Claims for Private Health Insurance Members Aged Under 30 (excluding neonates)**

Rank	TOTAL Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
1	\$446,803	M	26	Aortic aneurysm	113	Private
2	\$248,701	M	1	Autoimmune polyglandular failure	129	Public
3	\$138,463	F	1	Other congenital malformations of lung	340	Public
4	\$134,176	M	29	Aortic aneurysm	22	Private
5	\$107,860	M	28	Infection and inflammatory reaction due to other cardiac and vascular devices, implants and grafts	14	Private
6	\$107,776	F	21	Juvenile idiopathic scoliosis	22	Private
7	\$100,934	F	11	Congenital heart disease	19	Private
8	\$100,119	F	20	Schizophrenia	142	Public
9	\$94,084	F	25	Anorexia nervosa	238	Private
10	\$92,816	F	13	Bone and connective tissue cancer	6	Private
11	\$92,717	F	14	Back pain (acute and chronic)	15	Private
12	\$89,307	M	22	Non-rheumatic valvular disease	14	Private
13	\$88,971	F	18	Juvenile idiopathic scoliosis	14	Private
14	\$88,466	F	12	Juvenile idiopathic scoliosis	3	Private
15	\$88,241	F	12	Juvenile idiopathic scoliosis	16	Private
16	\$87,860	F	29	Biliary acute pancreatitis	33	Private
17	\$87,480	F	17	Scoliosis	11	Private
18	\$86,752	F	19	Other forms of scoliosis	10	Private
19	\$85,957	F	13	Bone and connective tissue cancer	7	Private
20	\$85,472	M	22	Scoliosis	8	Private



Rank	TOTAL Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
21	\$83,334	M	19	Congenital heart disease	26	Private
22	\$82,719	M	14	Juvenile idiopathic scoliosis	9	Private
23	\$82,583	M	23	Inflammatory heart disease	3	Private
24	\$81,814	F	17	Juvenile idiopathic scoliosis	7	Private
25	\$81,582	F	11	Juvenile idiopathic scoliosis	15	Private
26	\$81,381	M	15	Juvenile idiopathic scoliosis	18	Private
27	\$81,192	F	14	Scoliosis	8	Private
28	\$80,594	M	20	Other congenital anomalies	21	Private
29	\$79,905	F	28	Bipolar affective disorder	70	Private
30	\$78,303	F	12	Scoliosis	13	Private