

Media Release

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

Top health insurance claims revealed: New data shows what Australians use their cover for at every life stage

New national data reveals Australians rely on private hospital care at every stage of life – from neonatal intensive care for newborns, mental health treatment for young adults, and joint replacements that help older Australians stay independent.

CEO of Private Healthcare Australia, Dr Rachel David, said the annual debate about health insurance premium changes often overlooked a key fact: health insurance delivers value differently depending on your age and life stage.

“Every year we see people reconsider their cover when premiums change. But the reality is, most Australians don’t value their insurance until they face an unexpected health issue.

“Health insurance isn’t something you buy for the person you were last year; it’s protection for the life stage you’re moving into. It’s important to consider what you and your family might need in the year ahead and whether that is readily available in the public system.”

A total of 15 million Australians have health insurance – more than half the population. In 2025, health insurance funds paid 5% more for medical and hospital services than the year before. This growth was higher than the average premium increase of 4.41% for 2026.

A PHA analysis of 2025 hospital claims reveals the most common procedures people were using their cover for at different ages.

Early life: unexpected care for families

Private hospital cover provides critical support for families when complications arise including:

- neonatal intensive care after birth
- tonsil and adenoid removal
- ear tubes (grommets), and
- dental work.

For many parents, private cover means faster access to senior specialist doctors and planned surgery when a child needs treatment, rather than waiting months – or possibly years – in the public hospital system.

Teens and young adults: mental health and prevention

Among younger Australians, hospital cover is increasingly used for:

- same-day mental health treatment from fully trained psychiatrists
- diagnostic procedures such as endoscopy and colonoscopy
- knee reconstruction and sports injuries, and
- dental work.

Private Healthcare Australia is the peak representative body for Australia’s private health insurance industry. PHA represents 22 Australian health funds. 15 million Australians (55% of the population) have private health insurance.

“One of the biggest shifts is how younger members are using private cover for mental health care and early diagnosis, not just emergencies,” Dr David said.

Adults aged 25–44: major life events

At this stage, private insurance supports some of life’s biggest health events including:

- childbirth and reproductive health treatment such as IVF
- endoscopy procedures such as colonoscopies, and
- mental health care.

Midlife: prevention and chronic disease management becomes critical

From the mid-40s onwards, claims increasingly focus on early detection of disease and early intervention, including:

- colonoscopies for cancer screening
- heart investigations
- treatment for bone and joint conditions, and
- mental health and substance abuse treatment.

Early access to care can prevent more serious illness.

Older Australians: maintaining independence

For older Australians, private hospitals play a major role in quality of life, delivering most rehabilitation services and more than half of joint replacements nationwide. Common procedures include:

- hip and knee replacements
- eye surgery, and
- cardiac treatment that helps people remain active and independent.

With premiums changing this week, Australians are being encouraged to review their policies carefully rather than making quick decisions based solely on price.

Questions to ask before changing cover:

- Has my health risk or life stage changed?
- Am I covered for procedures common at my age?
- Would I want faster access to surgery or mental health care if needed?
- What waiting periods apply if I drop cover and need it again later?

Dr David said: “Australia’s health system works best when private and public hospitals work together to balance access to care. Having the right level of health insurance allows you to choose your own specialist doctor and receive care when and where you want it.

“Premium rises understandably prompt people to review their cover but it’s important to think about when you’re most likely to need it for yourself or your family.”

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