



Report Highlights the Value of Private Health Insurance for Young Australians

The value of Private Healthcare Insurance, particularly for younger Australians, was highlighted today with the release of Private Healthcare Australia's Annual Survey Report of High Claims (*report attached*).

Health funds paid more than \$6.4 billion in benefits for individual claims (for which the benefit payment was over \$10,000) during 2016, representing an increase of 6.7% compared to 2015. Nearly half of all payments for hospital treatment by Australian health funds (45%) are now for claims where the benefit payment for the episode of care was more than \$10,000.

PHA's Annual High Claims Survey analyses the nature and magnitude of high claims paid by health funds over the 12 months to December 2016 and is collated using survey data from 33 health funds representing 100% of the private health insurance industry. In total health funds paid out on behalf of members 311,692 claims where the benefit payment for the episode of care was more than \$10,000, the highest benefit paid being \$406,566 for pancreatic cancer treatment.

PHA Chief Executive Dr Rachel David said the report highlights the value of private health insurance to members who have needed to access services during periods of sudden illness or when surgery is required, and demonstrates the contribution private health insurance makes to the lives of individuals, as well as Australia's broader healthcare system.

"The report emphasises the importance of health fund membership for young Australians, with more than 16,000 high claims (benefits exceeding \$10,000) paid for members under the age of 30 during 2016. This was an increase on the previous year of 858 claims (+5.6%).

"Many of these episodes involved hospital stays of more than 100 days for young Australians suffering from mental health issues, cancer and other conditions. Young people often think they're invincible, but this data shows private health insurance is as important for those aged under 30 as it is for older Australians. It can be very difficult to get long-term treatment for conditions like PTSD and eating disorders in the public hospital system. Younger people who develop these conditions, or their families, can find themselves out of pocket by thousands of dollars if they don't have private health insurance."

Private health insurance is a critical element of Australia's health care system. PHI pays for close to two thirds of non-emergency surgery in Australia, 90% of day admissions for mental health care and 50% of all mental health admissions, 70% of joint replacements, 60% of chemotherapy and 88% of retinal procedures take place in the private health sector.

More than 13.5 million Australians hold PHI and over half of those have disposable incomes under \$50,000 per annum. 84% of people believe that they get value for money from their private health insurance. One of the main reasons for this is peace of mind as well as choice of doctor, choice of hospital, and timing of medical treatment.

Funds paid a record \$19 billion in benefits in 2015-16, which will increase to \$20 billion in 2016-17. For every dollar paid towards health insurance premiums, funds on average return 86 cents to the consumer in the form of healthcare benefit payments or claims reimbursements in 2015-16. This compares with 66c for general insurance in 2015-16.

Media contact: Jen Eddy 0439240755



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



Annual High Claims Survey

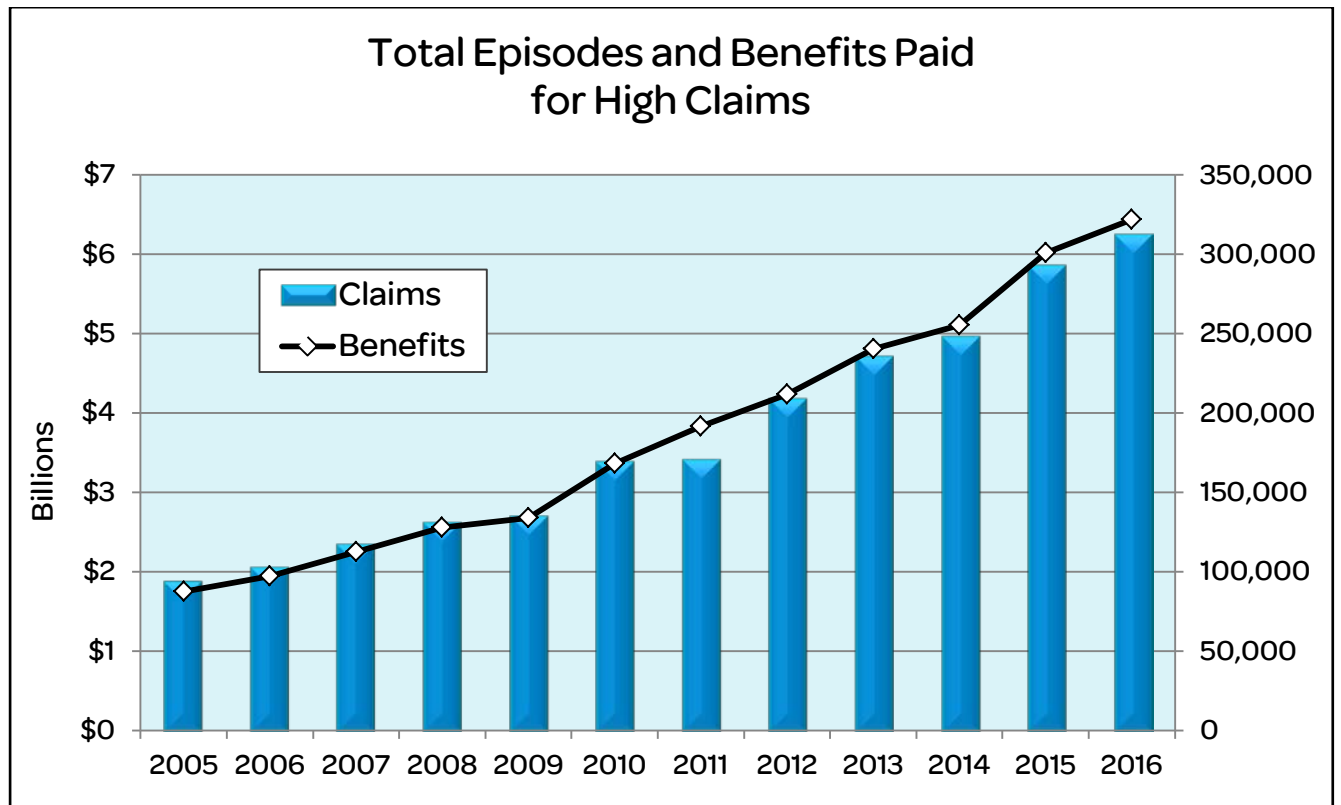
Year Ending 31 December 2016



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 ending December 2016 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 311,692 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 6.7% with benefits paid exceeding \$6.44 billion. This represents 45% of total benefits paid out on behalf of members for hospital treatment during 2016.



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.

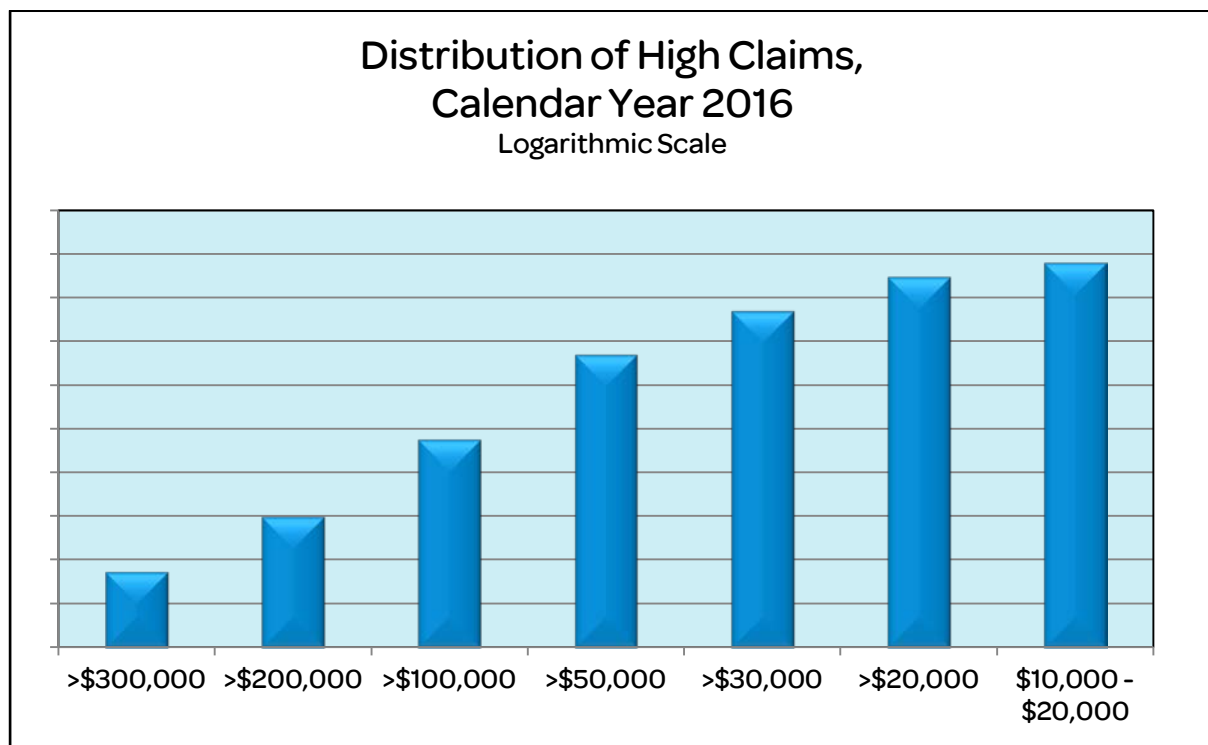


High Claims

The highest benefit paid was \$406,566 for the treatment of a patient with pancreatic cancer in ICU on a ventilator with Tracheostomy. The patient was in hospital for 247 days.

Of the 311,692 claims:

- 11 cost more than \$300,000
- 64 cost more than \$200,000
- 712 cost more than \$100,000
- 10,415 cost more than \$50,000
- 41,869 cost more than \$30,000
- 120,930 cost more than \$20,000
- 190,762 cost between \$10,000 and \$20,000



Claims for which the benefit payment was over \$10,000 accounted for 7.2% of all hospital episodes in 2016 (+0.2% from 2015). Assuming each of these people were hospitalised once, then for the 311,692 high claims, they represent 2.8% of the total insured population (+0.2% increase from 2015).

The total cost of all high claims for 2016 has increased by 7.0% from the previous year to over \$6.44 billion which represents 45% of the total cost to industry for hospital treatment in 2016.

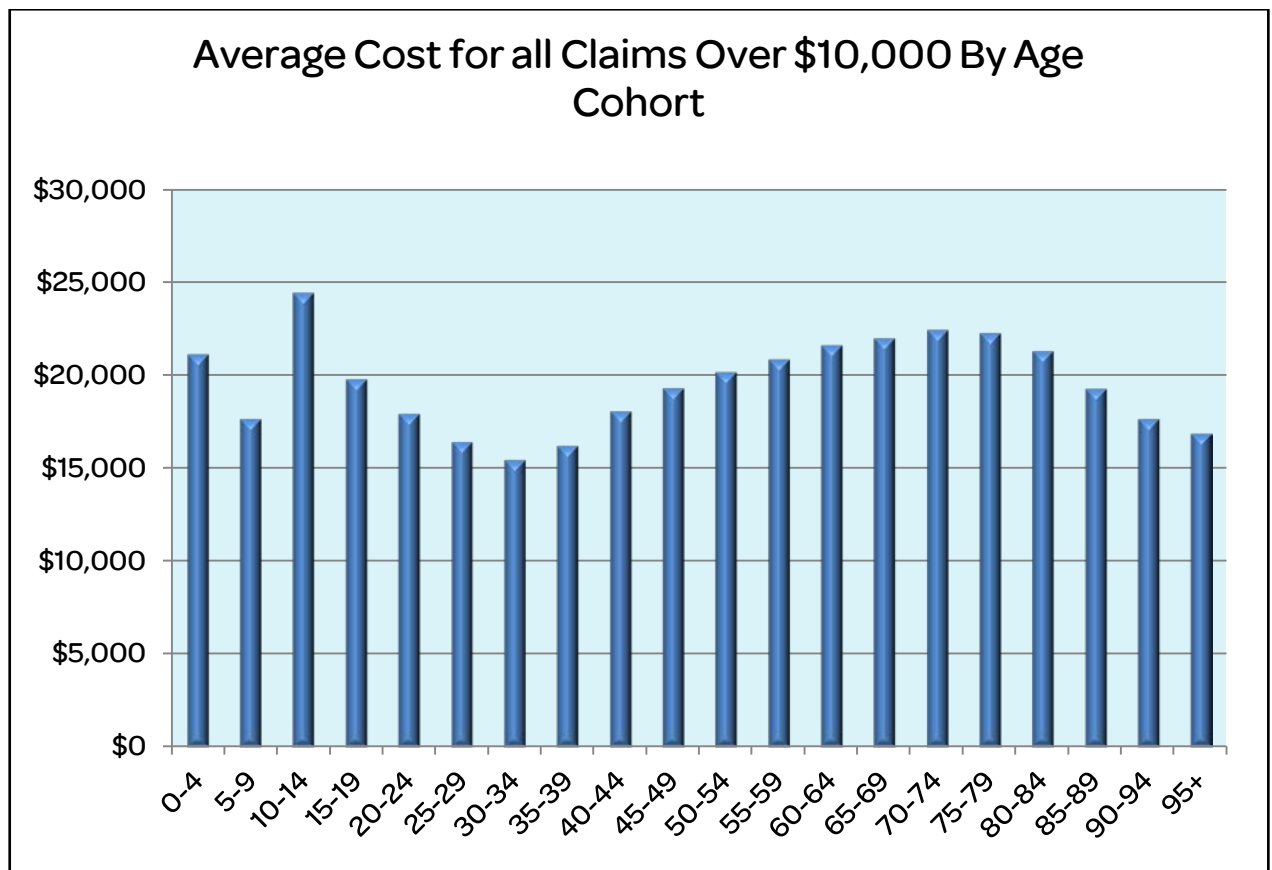


Highest Claim for Selected Groups

- Cardiovascular disease - \$377,772 for the treatment of subarachnoid haemorrhage (serious type of stroke as a result of bleeding on the surface of the brain)
- Mental Health - \$176,039 for the treatment of schizophrenia
- Cancer – \$406,566 for the treatment of pancreatic cancer
- Diabetes - \$119,538 for the treatment of type 2 diabetes mellitus, with peripheral vascular disease and 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 2016. Average cost per age cohort ranged from \$15,439 for those aged 30-34 to \$24,429 for those aged 10-14.





High Claims for PHI Members Aged Under 30

For PHI members aged under 30, there were 16,146 claims with benefits exceeding \$10,000, an increase on the previous year of 858 claims (+5.6%). Of these, 1,970 claims were for neonatal care provided to premature babies with a total cost of \$40.4 million.

Benefits for all high claims over \$10,000 for under 30s cost \$299.4 million in 2016.

Of the 16,146 claims (see Table 7 for description of individual claims), the highest identifiable claim for a PHI Member aged under 30 (excluding neonates) was for \$250,485 for the treatment of congenital malformation of lung (requiring ventilator support) in a 2 year old female.

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	\$406,566	M	81	Pancreatic cancer	247	Private
2	\$405,303	M	67	Lung cancer	102	Private
3	\$404,491	M	49	Pancreatitis	204	Private
4	\$377,772	F	42	Stroke	570	Public
5	\$351,286	F	72	Non-rheumatic valvular disease	89	Private
6	\$339,939	M	62	Rheumatic heart disease	100	Private
7	\$324,333	M	79	Falls	79	Private
8	\$318,609	F	79	Other musculoskeletal diseases	125	Private
9	\$307,034	F	45	Intestinal obstruction	96	Private
10	\$286,135	F	0	Extreme prematurity of infant (low birthweight)	108	Private
11	\$283,753	M	76	Pneumonia due to Pseudomonas	40	Private
12	\$283,502	M	67	Other obesity	160	Private
13	\$276,331	M	78	Other digestive system diseases	94	Private
14	\$272,179	F	43	Cervical cancer	250	Private
15	\$270,219	M	80	Gallbladder and bile duct disease	72	Private
16	\$262,584	M	0	Extreme prematurity of infant (low birthweight)	142	Private
17	\$259,045	F	78	Non-rheumatic valvular disease	73	Private
18	\$254,558	M	71	Other chronic respiratory diseases	87	Private
19	\$252,733	M	75	Other disorders of pituitary gland	105	Private
20	\$252,696	M	74	Pneumonia	63	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	\$377,772	F	42	Stroke - subarachnoid haemorrhage	570	Public
2	\$351,286	F	72	Non-rheumatic valvular disease	89	Private
3	\$339,939	M	62	Rheumatic heart disease	100	Private
4	\$259,045	F	78	Non-rheumatic valvular disease	73	Private
5	\$242,519	M	80	Aortic aneurysm	49	Private
6	\$232,128	M	63	Non-rheumatic valvular disease	51	Private
7	\$231,365	M	89	Non-rheumatic valvular disease	51	Private
8	\$225,816	F	78	Non-rheumatic valvular disease	71	Private
9	\$224,670	M	72	Aortic aneurysm	92	Private
10	\$217,545	M	75	Rheumatic heart disease	31	Private
11	\$216,721	F	81	Ischaemic heart disease	53	Private
12	\$214,850	F	82	Ischaemic heart disease	55	Private
13	\$212,894	F	77	Other cardiovascular disease	274	Private
14	\$211,465	M	66	Non-rheumatic valvular disease	47	Private
15	\$207,640	M	68	Stroke - cerebrovascular disease	499	Public
16	\$207,436	F	54	Stroke - other cerebral infarction	375	Public
17	\$207,238	F	77	Non-rheumatic valvular disease	45	Private
18	\$203,412	M	69	Inflammatory heart disease	84	Private
19	\$195,210	F	79	Inflammatory heart disease	55	Private
20	\$194,988	F	75	Rheumatic heart disease	144	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	\$176,039	M	60	Schizophrenia	260	Public
2	\$133,850	M	56	Severe depressive episode without psychotic symptoms, not specified as arising in the postnatal period	199	Public
3	\$131,052	F	17	Dysthymia – mild, chronic depression	203	Public
4	\$127,427	F	31	Obsessive-compulsive disorder	258	Private
5	\$114,671	M	69	Recurrent depressive disorder, current episode severe without psychotic symptoms	99	Private
6	\$111,196	F	49	Recurrent depressive disorder, current episode severe without psychotic symptoms	78	Private
7	\$105,674	F	61	Bipolar affective disorder, current episode severe depression without psychotic symptoms	91	Private
8	\$102,296	M	71	Severe depressive episode with psychotic symptoms, not specified as arising in the postnatal period	71	Private
9	\$99,868	F	55	Recurrent depressive disorder, current episode severe without psychotic symptoms	73	Private
10	\$97,392	F	52	Severe depressive episode without psychotic symptoms, not specified as arising in the postnatal period	206	Private
11	\$94,949	F	26	Anorexia nervosa	234	Private
12	\$88,310	F	84	Severe depressive episode without psychotic symptoms, not specified as arising in the postnatal period	168	Private



Table 3: Top 20 Identifiable High Claims for the treatment of Mental Health (continued)

Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
13	\$86,886	M	70	Bipolar affective disorder, current episode hypomanic	124	Public
14	\$85,788	F	57	Recurrent depressive disorder, current episode severe without psychotic symptoms	66	Private
15	\$85,235	F	69	Recurrent depressive disorder, current episode severe with psychotic symptoms	67	Private
16	\$84,609	F	28	Schizoaffective disorder	125	Private
17	\$83,996	F	69	Recurrent depressive disorder, current episode severe without psychotic symptoms	58	Private
18	\$83,098	F	39	Post-traumatic stress disorder	22	Private
19	\$82,676	F	76	Recurrent depressive disorder, current episode severe without psychotic symptoms	68	Private
20	\$82,581	F	33	Other schizophrenia	231	Public



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	\$406,566	M	81	Pancreatic cancer	247	Private
2	\$405,303	M	67	Lung cancer	102	Private
3	\$272,179	F	43	Cervical cancer	250	Private
4	\$220,252	F	74	Pancreatic cancer	88	Private
5	\$199,356	M	71	Lung cancer	78	Private
6	\$192,119	M	74	Stomach cancer	64	Private
7	\$173,583	F	59	Leukaemia	206	Private
8	\$170,528	M	68	Oesophagus cancer	79	Private
9	\$167,624	M	33	oral and oropharyngeal cancers	144	Private
10	\$167,612	M	68	Stomach cancer	36	Private
11	\$165,911	M	77	Gallbladder cancer	37	Private
12	\$164,488	M	65	Bone and connective tissue cancer	67	Private
13	\$159,463	M	46	Stomach cancer	72	Private
14	\$156,147	F	69	Other benign neoplasms	208	Public
15	\$151,770	M	69	Oesophagus cancer	118	Private
16	\$148,708	M	63	Bowel cancer	47	Private
17	\$147,891	M	67	Oesophagus cancer	144	Private
18	\$145,633	M	70	Bowel cancer	66	Private
19	\$144,658	M	70	Other benign neoplasms	86	Private
20	\$135,310	M	60	Mouth and oropharynx cancers	165	Public



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	\$119,538	M	67	Type 2 diabetes mellitus, with peripheral vascular disease and gangrene	44	Private
2	\$110,981	M	83	Type 2 diabetes mellitus with foot ulcer due to multiple causes	45	Private
3	\$94,859	F	84	Type 2 diabetes mellitus with foot ulcer due to multiple causes	94	Private
4	\$84,611	F	23	Type 2 diabetes mellitus with ketoacidosis, without coma	122	Public
5	\$77,225	M	73	Type 2 diabetes mellitus, with peripheral vascular disease and gangrene	80	Private
6	\$75,213	M	72	Type 2 diabetes mellitus with peripheral vascular disease, without gangrene	45	Private
7	\$72,683	F	70	Type 1 diabetes mellitus with foot ulcer due to multiple causes	71	Private
8	\$71,800	M	75	Type 2 diabetes mellitus with foot ulcer due to multiple causes	89	Private
9	\$70,972	M	73	Type 2 diabetes mellitus with foot ulcer due to multiple causes	75	Private
10	\$70,698	M	64	Type 1 diabetes mellitus with ketoacidosis, with coma	87	Public
11	\$70,459	M	86	Type 2 diabetes mellitus with foot ulcer due to multiple causes	54	Private
12	\$69,962	M	72	Type 2 diabetes mellitus with peripheral angiopathy, with gangrene	22	Private
13	\$69,201	M	44	Type 1 diabetes mellitus with other specified complication	55	Private



Table 5: Top 20 Identifiable High Claims for the treatment of Diabetes (continued)

Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
14	\$68,576	F	68	Type 2 diabetes mellitus with foot ulcer due to multiple causes	56	Private
15	\$67,307	M	94	Type 2 diabetes mellitus with other specified complication	93	Public
16	\$66,571	M	65	Type 2 diabetes mellitus with foot ulcer due to multiple causes	57	Private
17	\$66,193	M	70	Type 2 diabetes mellitus with foot ulcer due to multiple causes	162	Public
18	\$65,886	M	73	Type 2 diabetes mellitus, with peripheral vascular disease and gangrene	45	Private
19	\$65,254	M	67	Type 2 diabetes mellitus with foot ulcer due to multiple causes	75	Private
20	\$64,550	M	65	Type 2 diabetes mellitus with foot ulcer due to multiple causes	66	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	\$286,135	F	Extreme prematurity of infant (low birthweight)	108	Private
	\$262,584	M	Extreme prematurity of infant (low birthweight)	142	Private
	\$250,485	F	Other congenital malformations of lung	641	Public
	\$246,775	F	Extreme prematurity of infant (low birthweight)	70	Private
	\$246,481	F	Extreme prematurity of infant (low birthweight)	79	Private
5-9	\$66,652	F	Scoliosis (medical condition in which a person's spine has a sideways curve)	25	Public
	\$55,254	F	Other disorders of fluid, electrolyte and acid-base balance	70	Public
	\$51,896	F	Abnormal results of cardiovascular function studies	2	Public
	\$44,256	F	Gallbladder and bile duct disease	63	Public
	\$39,237	F	Leukaemia	44	Public
10-14	\$98,273	F	Acute respiratory failure	152	Public
	\$93,401	F	Juvenile idiopathic scoliosis Thoracic region	16	Private
	\$85,837	F	Other idiopathic scoliosis Thoracolumbar region	7	Private
	\$85,817	F	Scoliosis, unspecified Thoracic region	32	Private
	\$85,109	F	Juvenile idiopathic scoliosis Thoracolumbar region	15	Private
15-19	\$131,052	F	Dysthymia – mild, chronic depression	203	Public
	\$130,290	M	Dystonia – neurological movement disorder syndrome	128	Public



Table 6: Top 5 Identifiable High Claims by 5 Year Age Cohort (continued)

Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/ FDS)
15-19	\$101,165	M	Complete lesion of thoracic spinal cord	115	Public
	\$90,432	M	Scoliosis, unspecified Thoracolumbar region	12	Private
	\$88,688	F	Cystic fibrosis	123	Public
20-24	\$84,611	F	Type 2 diabetes mellitus with ketoacidosis, without coma	122	Public
	\$81,409	F	Post-traumatic stress disorder	151	Private
	\$80,221	M	Juvenile idiopathic scoliosis Thoracolumbar region	7	Private
	\$78,861	M	Congestive heart failure	3	Private
	\$78,127	M	Scoliosis, unspecified Thoracolumbar region	7	Private
25-29	\$140,463	F	Paracetamol overdose	54	Private
	\$129,063	F	Accidental puncture and laceration during a procedure	52	Private
	\$112,205	M	Arteriovenous malformation of cerebral vessels	28	Private
	\$97,345	F	Other idiopathic scoliosis Thoracolumbar region	24	Private
	\$94,949	F	Anorexia nervosa	234	Private
30-34	\$215,791	M	Aortic arch syndrome (Takayasu)	36	Private
	\$192,465	F	Scoliosis	29	Private
	\$184,201	M	Pneumonia	24	Private
	\$167,624	M	oral and oropharyngeal cancers	144	Private
	\$127,427	F	Obsessive-compulsive disorder	258	Private
35-39	\$210,798	F	Other digestive system diseases	94	Private
	\$184,319	F	Other benign neoplasms (pituitary gland tumour)	104	Private



Table 6: Top 5 Identifiable High Claims by 5 Year Age Cohort (continued)

Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
35-39	\$133,903	M	Sepsis due to Staphylococcus aureus	175	Public
	\$123,089	M	Aortic (valve) insufficiency	20	Private
	\$122,897	M	Acute and subacute infective endocarditis	46	Private
40-44	\$377,772	F	Stroke (Subarachnoid haemorrhage)	570	Public
	\$272,179	F	Cervical cancer	250	Private
	\$177,496	M	Dissection of thoracic aorta	41	Private
	\$155,375	M	Perforation of intestine (non-traumatic)	89	Private
	\$147,433	M	Other specified acquired deformities of limbs Pelvic region and thigh	11	Private
45-49	\$404,491	M	Biliary acute pancreatitis	204	Private
	\$307,034	F	Other and unspecified intestinal obstruction	96	Private
	\$195,486	F	Fracture of lumbar spine and pelvis	200	Public
	\$159,463	M	Stomach cancer (cardia)	72	Private
	\$153,545	M	Thoracic aortic aneurysm, without rupture	28	Private
50-54	\$224,907	M	Other benign neoplasms (pituitary gland tumour)	91	Private
	\$207,436	F	Stroke (other cerebral infarction)	375	Public
	\$142,569	M	Aortic (valve) stenosis (narrowing of the aortic valve opening in the heart)	36	Private
	\$140,710	F	Congestive heart failure	25	Private
	\$138,417	F	Other hypertrophic cardiomyopathy	50	Private
55-59	\$203,806	M	Other chronic respiratory diseases	55	Private
	\$173,583	F	Leukaemia	206	Private
	\$160,786	F	Gastro-oesophageal reflux disease without oesophagitis	60	Private



Table 6: Top 5 Identifiable High Claims by 5 Year Age Cohort (continued)

Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
55-59	\$157,217	F	Slipped disc	55	Private
	\$152,366	F	Aortic (valve) stenosis	32	Private
60-64	\$339,939	M	Disorders of both mitral and aortic valves	100	Private
	\$232,128	M	Aortic (valve) stenosis - narrowing of the aortic valve opening in the heart	51	Private
	\$218,947	M	Guillain-Barré syndrome (post-infection muscle weakness or paralysis)	62	Private
	\$202,435	M	Alcohol-induced chronic pancreatitis	178	Private
	\$198,136	F	Disruption of surgical wound	154	Private
65-69	\$405,303	M	Lung cancer	102	Private
	\$283,502	M	Other obesity	160	Private
	\$249,577	M	Other benign neoplasms (endocrine pancreas)	160	Private
	\$223,230	F	Back pain (acute and chronic) - other spondylosis lumbar region	137	Private
	\$221,284	M	Scoliosis, unspecified Lumbar region	88	Private
70-74	\$351,286	F	Mitral (valve) insufficiency	89	Private
	\$254,558	M	Pyothorax with fistula	87	Private
	\$252,696	M	Pneumonia	63	Private
	\$251,982	F	Fracture of lateral malleolus	78	Private
	\$243,645	M	Guillain-Barré syndrome	118	Private
75-79	\$324,333	M	Falls - unspecified osteoporosis with pathological fracture Other site	79	Private
	\$318,609	F	Other forms of scoliosis Thoracolumbar region	125	Private
	\$283,753	M	Pneumonia due to Pseudomonas aeruginosa	40	Private



Table 6: Top 5 Identifiable High Claims by 5 Year Age Cohort (continued)

Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/Private/FDS)
75-79	\$276,331	M	Gastrojejunal ulcer, chronic or unspecified with haemorrhage	94	Private
	\$259,045	F	Aortic (valve) stenosis	73	Private
80-84	\$406,566	M	Pancreas cancer	247	Private
	\$270,219	M	Gallbladder and bile duct disease	72	Private
	\$242,519	M	Aortic aneurysm	49	Private
	\$216,721	F	Ischaemic heart disease	53	Private
	\$214,850	F	Ischaemic heart disease	55	Private
85-89	\$231,365	M	Aortic (valve) stenosis - narrowing of the aortic valve opening in the heart	51	Private
	\$162,972	M	Mitral (valve) insufficiency	42	Private
	\$156,981	M	Aortic (valve) stenosis - narrowing of the aortic valve opening in the heart	64	Private
	\$147,788	F	Chronic obstructive pulmonary disease (COPD) with acute lower respiratory infection	27	Private
	\$146,243	M	Non-rheumatic tricuspid (valve) insufficiency	40	Private
90-94	\$100,554	M	Gallbladder cancer	57	Private
	\$91,408	F	Bowel cancer	131	Private
	\$87,217	M	Stomach cancer	63	Private
	\$83,233	F	Acute bronchitis due to other specified organisms	43	Private
	\$81,379	F	Aortic (valve) stenosis - narrowing of the aortic valve opening in the heart	49	Private
95+	\$83,666	M	Other dislocation of hip	46	Private
	\$80,788	F	Rheumatic aortic stenosis	27	Private



Table 6: Top 5 Identifiable High Claims by 5 Year Age Cohort (continued)

Age Cohort	Total Benefits Paid	Gender	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
95+	\$64,986	F	Bronchitis and pneumonitis due to chemicals, gases, fumes and vapours	66	Private
	\$60,112	M	Pneumonia	15	Private
	\$59,595	M	Fracture of other specified cervical vertebra	32	Private



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	\$250,485	F	2	Other congenital malformations of lung	641	Public
2	\$140,463	F	26	Paracetamol overdose	54	Private
3	\$131,052	F	17	Dysthymia – persistent depressive disorder	203	Public
4	\$130,290	M	15	Dystonia - neurological movement disorder syndrome	128	Public
5	\$129,063	F	28	Accidental puncture and laceration during a procedure	52	Private
6	\$112,205	M	29	Congenital heart disease	28	Private
7	\$101,165	M	16	Complete lesion of thoracic spinal cord	115	Public
8	\$98,273	F	12	Acute respiratory failure	152	Public
9	\$97,345	F	26	Other idiopathic scoliosis Thoracolumbar region	24	Private
10	\$94,949	F	26	Anorexia nervosa	234	Private
11	\$93,401	F	14	Juvenile idiopathic scoliosis Thoracic region	16	Private
12	\$90,432	M	16	Scoliosis, unspecified Thoracolumbar region	12	Private
13	\$88,688	F	16	Cystic fibrosis	123	Public
14	\$88,554	F	16	Other benign neoplasms – intracranial haemangioma,	41	Private
15	\$86,173	M	1	Atresia of oesophagus with tracheo-oesophageal fistula	141	Public
16	\$85,837	F	13	Other idiopathic scoliosis Thoracolumbar region	7	Private
17	\$85,817	F	13	Scoliosis, unspecified Thoracic region	32	Private
18	\$85,210	M	27	Other forms of scoliosis Lumbar region	14	Private



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

Rank	Total Benefits Paid	Gender	Age	Description	Number of Bed Days	Hospital Type (Public/ Private/ FDS)
19	\$85,109	F	13	Juvenile idiopathic scoliosis Thoracolumbar region	15	Private
20	\$84,611	F	23	Type 2 diabetes mellitus with ketoacidosis, without coma	122	Public
21	\$84,609	F	28	Schizoaffective disorder	125	Private
22	\$83,373	F	13	Juvenile idiopathic scoliosis Thoracolumbar region	15	Private
23	\$82,501	M	18	Other and unspecified kyphosis Thoracolumbar region	7	Private
24	\$81,892	F	17	Suicidal thoughts	123	Public
25	\$81,603	F	19	Severe depressive episode without psychotic symptoms, not specified as arising in the postnatal period	124	Private
26	\$81,409	F	23	Post-traumatic stress disorder	151	Private
27	\$81,247	F	15	Juvenile idiopathic scoliosis Thoracolumbar region	15	Private
28	\$81,173	F	1	Acute lymphoblastic leukaemia [ALL], in remission	85	Public
29	\$80,221	M	20	Juvenile idiopathic scoliosis Thoracolumbar region	7	Private
30	\$79,943	F	19	Severe depressive episode without psychotic symptoms	144	Private