



STATE OF THE HEALTH FUNDS REPORT 2008

Summary Report Card

Medibank Medibank Private

A nationally based, not for profit fund. Market Share 28.7%

Coverage ¹	NSW (ACT)	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	85.9%	91.5%	89.4%	89.2%	92.7%	92.4%	87.3%
<i>Industry Result</i>	86.4%	91.9%	88.2%	91.6%	95.5%	92.2%	88.2%
Medical Services with No Gaps	82.9%	89.2%	84.5%	69.9%	93.9%	88.5%	74.5%
<i>Industry Result</i>	82.1%	87.6%	84.6%	74.4%	87.7%	88.1%	77.3%
Medical Services No or Known Gap	86.7%	93.8%	90.0%	80.9%	98.0%	95.3%	84.4%
<i>Industry Result</i>	84.5%	92.4%	88.0%	87.8%	96.6%	92.2%	83.2%
Extras Treatment Covered	45.5%	43.6%	45.3%	45.1%	51.0%	47.4%	41.1%
<i>Industry Result</i>	48.7%	47.4%	47.7%	47.3%	52.7%	47.9%	44.1%
Private Hospital Agreements	83	73	49	21	31	5	1
<i>Industry Maximum</i>	86	73	52	21	31	6	1
Day Hospital Agreements	69	45	32	11	17	2	0
<i>Industry Maximum</i>	87	58	39	14	20	2	0
Health Fund Finances		Fund	<i>Compared to Industry Result</i>				
Benefits as % Contributions		84.2%	85.2%				
Management Expenses (% Fund Cont.)		10.0%	10.5%				
Management Expenses (Average Policy)		\$229	\$251				
Surplus (-Loss) from Health Insurance		5.8%	4.3%				
Share of PHIO Complaints		Fund	<i>Compared to Fund's Market Share</i>				
Benefit Complaints		24.2%	28.7%				
Service Complaints		22.5%					
All Complaints		22.0%					
Investigations		22.0%					

1. This summary includes only the most significant types of services and features, for further information please see the full *State of the Health Funds Report* available from the Private Health Insurance Ombudsman at www.phio.org.au or phone 1800 640 695