



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

Defence Health Defence Health Limited

A nationally based, not for profit fund. Market Share 1.5%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	88.1%	93.4%	91.9%	88.4%	95.4%	93.3%	90.7%
<i>Industry Result</i>	<i>87.5%</i>	<i>92.1%</i>	<i>88.5%</i>	<i>92.3%</i>	<i>95.1%</i>	<i>92.1%</i>	<i>87.8%</i>
Medical Services with No Gaps	87.5%	88.7%	87.3%	69.3%	94.0%	82.6%	86.6%
<i>Industry Result</i>	<i>84.2%</i>	<i>87.4%</i>	<i>83.2%</i>	<i>78.2%</i>	<i>87.4%</i>	<i>85.8%</i>	<i>78.3%</i>
Medical Services No or Known Gap	92.1%	94.8%	92.4%	79.3%	97.4%	91.3%	91.2%
<i>Industry Result</i>	<i>86.6%</i>	<i>92.3%</i>	<i>86.4%</i>	<i>92.2%</i>	<i>95.5%</i>	<i>90.9%</i>	<i>83.7%</i>
Extras Treatment Covered	42.4%	48.0%	45.7%	45.8%	49.2%	45.1%	46.6%
<i>Industry Result</i>	<i>48.1%</i>	<i>48.4%</i>	<i>48.1%</i>	<i>48.4%</i>	<i>53.0%</i>	<i>47.1%</i>	<i>45.2%</i>
Private Hospital Agreements	86	69	50	17	32	5	1
<i>Industry Maximum</i>	<i>86</i>	<i>73</i>	<i>51</i>	<i>20</i>	<i>32</i>	<i>7</i>	<i>1</i>
Day Hospital Agreements	90	69	44	19	20	3	1
<i>Industry Maximum</i>	<i>89</i>	<i>69</i>	<i>44</i>	<i>20</i>	<i>23</i>	<i>4</i>	<i>1</i>

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	88.5%	86.3%
Management Expenses (% Fund Cont.)	5.9%	9.2%
Management Expenses (Average Policy)	\$162	\$238
Surplus (-Loss) from Health Insurance	5.6%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	0.5%	1.5%
Service Complaints	0.7%	
All Complaints	0.7%	
Investigations	0.7%	

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.