



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

HBF HBF Health Limited

A Western Australia-based, not for profit fund. Market Share 7.6%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	87.2%	89.0%	89.9%	93.6%	93.2%	88.9%	90.2%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	60.3%	67.5%	61.2%	82.8%	74.0%	68.5%	58.8%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	79.0%	86.2%	81.0%	99.3%	85.6%	84.4%	89.4%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	37.9%	41.1%	38.6%	48.9%	45.4%	40.1%	43.0%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	-	-	-	20	-	-	-
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	-	-	-	18	-	-	-
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	87.9%	86.3%
Management Expenses (% Fund Cont.)	9.3%	9.2%
Management Expenses (Average Policy)	\$209	\$238
Surplus (-Loss) from Health Insurance	2.8%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	3.6%	7.6%
Service Complaints	2.4%	
All Complaints	3.0%	
Investigations	2.1%	

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.