



## STATE OF THE HEALTH FUNDS REPORT 2010

### Summary Report Card

#### Healthguard GMF Health, Central West Health Cover

A nationally based, not for profit fund. Market Share 0.5%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	92.3%	96.2%	95.4%	93.1%	98.4%	89.9%	88.7%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	85.4%	89.3%	89.9%	75.3%	94.8%	77.3%	63.4%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	92.1%	94.8%	92.4%	80.8%	97.4%	91.3%	91.2%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	46.4%	46.5%	36.9%	46.1%	44.6%	48.3%	47.2%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	81	67	47	16	31	-	-
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	80	58	37	11	19	-	-
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	80.0%	86.3%
Management Expenses (% Fund Cont.)	9.9%	9.2%
Management Expenses (Average Policy)	\$296	\$238
Surplus (-Loss) from Health Insurance	10.1%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	0.2%	0.5%
Service Complaints	0.2%	
All Complaints	0.2%	
Investigations	0.2%	

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](http://www.phio.org.au) or phone 1800 640 695.