



## STATE OF THE HEALTH FUNDS REPORT 2010

### Summary Report Card

**MBF** BUPA Australia Pty Ltd

A nationally based, for fund owned by BUPA. Market Share 15.7%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	84.7%	86.6%	85.5%	85.8%	92.1%	91.2%	85.3%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	81.9%	85.0%	81.9%	69.8%	93.3%	87.9%	72.3%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	81.9%	85.0%	81.9%	69.8%	93.3%	87.9%	72.3%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	44.9%	48.0%	46.6%	49.3%	52.5%	45.9%	45.1%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	84	69	48	15	30	-	-
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	77	51	33	16	21	-	-
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	85.3%	86.3%
Management Expenses (% Fund Cont.)	10.6%	9.2%
Management Expenses (Average Policy)	\$282	\$238
Surplus (-Loss) from Health Insurance	4.1%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	19.2%	15.7%
Service Complaints	25.2%	
All Complaints	21.0%	
Investigations	23.6%	

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.