



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

MBF Alliances MBF Alliances Pty Ltd, NRMA, SGIC, SGIO

A nationally based, for profit fund owned by BUPA Australia. Market Share 1.7%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	85.9%	87.8%	87.1%	87.3%	95.3%	89.0%	88.0%
<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	43.5%	23.8%	28.0%	19.7%	35.8%	24.7%	20.8%
<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	84.4%	85.7%	81.1%	75.8%	96.0%	75.8%	80.4%
<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	57.4%	55.1%	52.0%	50.0%	53.5%	47.9%	49.0%
<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	84	69	48	15	30	-	-
<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	77	51	33	16	21	-	-
<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	77.9%	86.3%
Management Expenses (% Fund Cont.)	6.4%	9.2%
Management Expenses (Average Policy)	\$179	\$238
Surplus (-Loss) from Health Insurance	15.7%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	3.8%	1.7%
Service Complaints	5.3%	
All Complaints	4.0%	
Investigations	3.8%	

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.