



**Australian Government**

**Private Health Insurance Ombudsman**

## **MEDIA RELEASE**

24 November 2010

### **BETTER INFORMATION LEADS TO BETTER PRIVATE HEALTH INSURANCE DECISIONS**

Australia's leading independent source of information about private health insurance Privatehealth.gov.au, just got better.

The new updated Privatehealth.gov.au consumer website, launched in Sydney today is the product of dedicated funding from the Australian Government, as well as 12 months work undertaken by the Office of the Private Health Insurance Ombudsman and a specially selected reference group made up of industry stakeholders representing consumers, private health insurers and health providers.

Speaking at the launch of the updated website in Sydney today, Private Health Insurance Ombudsman Samantha Gavel said the website had been enhanced to make it easier than ever for people to compare private health insurance products.

"What my office consistently finds is that private health insurance is all too often out of sight out of mind for consumers until they get sick. To this extent, the key to better outcomes in private health insurance for consumers and insurers is greater awareness and better access to information.

"It is for this reason that for the past twelve months, my office has focussed on improving information and advice for consumers about private health insurance. The centrepiece of this work has been the update of the consumer website [www.privatehealth.gov.au](http://www.privatehealth.gov.au)," Ms Gavel said.

Privatehealth.gov.au provides a wealth of background material on private health insurance in Australia. It lists every registered health insurer in Australia and now has the ability for users to search for health insurance for their own family circumstances and compare what is covered in each policy.

**1/2**

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Improvements to the website include:

- new user-friendly site design;
- improved search features;
- the new 'Compare policies' feature as a starting point for choosing a policy allows consumers to compare various policies in line with their needs; and
- publication of average charges for 21 commonly used dental services.<sup>1</sup>

Ms Gavel said her Office had worked very hard in conjunction with the reference group to build on the initial success of the PrivateHealth.gov.au web site which was awarded 'Best Comparison Site' in the annual NetGuide Australian Web Awards in 2007 following its initial launch.

"Since the website redesign went live in July 2010, we have continued to survey user experience. Feedback received thus far on both 'Ease of Use' and 'Location of Information' has improved considerably, while visual appeal has also rated very highly."

Ms Gavel said her Office would continue to monitor user feedback and work on improving survey results.<sup>2</sup>

"To get the best out of private health insurance consumers need access to the best information.

"As highlighted by Minister Roxon and the Private Health Insurance Administration Council last week, more than 10 million Australians now have private hospital insurance.<sup>3</sup> This growth in private health insurance cover makes the need for consumers to have access to the best information that much more important."

Ms Gavel said priorities for her Office in the coming year included the launch of a campaign to raise awareness of the consumer website [www.privatehealth.gov.au](http://www.privatehealth.gov.au), working with insurers to address the underlying causes of complaints to PHIO, as well as improving the format of the State of the Health Funds Report to make information more accessible and useful to consumers.

**ENDS**

**Further information:** Mobile - 0408 737 450

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<sup>1</sup> A complete listing of all new features of the updated web site is detailed in Annexure 1.

<sup>2</sup> See Annexure 2 - Feedback on Consumer website: [www.privatehealth.gov.au](http://www.privatehealth.gov.au)

<sup>3</sup> For more information on the latest PHI membership statistics visit [www.phiac.gov.au](http://www.phiac.gov.au)  
<<http://www.phiac.gov.au/>>



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**New Features for the Consumer Website [www.privatehealth.gov.au](http://www.privatehealth.gov.au)**

Privatehealth.gov.au is the leading independent source of information about private health insurance in Australia. Our website is an independent and objective source of information about:

- How private health insurance works in Australia
- How government surcharges and incentives affect your cover
- What policies are available for purchase
- How these policies compare with one another

The website publishes Standard Information Statements (SIS) for every private health insurance policy from every private health insurer in Australia.

People new to private health insurance can learn about insurance in Australia and use the 'Compare Policies' feature as a starting point for choosing a policy. Existing health insurance members can review their policy and see how their policy compares to others if they are thinking about changing.

**1) Site Design**

The new user-friendly site design makes it easier for consumers to find the information they need and get answers to their questions. The website is divided into clear headings and topics including:

- Health Insurance Explained
- Who is covered?
- What is covered?
- How it works?
- Government surcharges and incentives
- Overseas visitors and overseas students' cover

**2) Compare policies**

The 'Compare policies' feature allows users to search our database of health insurance policies more effectively and then compare them side-by-side.

Users answer some simple questions – state of residence, number of people to be covered, the type of cover they need – to bring up a list of policies.

Users can then choose policies to compare using tick boxes. Then click 'Compare policies' to show the policy features of the selected policies side-by-side in a table format for easy comparison.

Once users narrowed down their choices, they can generate a report of all the Standard Information Statements to print or save as a PDF file.

### **3) Average Dental Charges**

The Average Dental Charges page (located under Health Insurance: What is Covered) has information about the average charges of the most commonly covered dental items.

This page, introduced in response to consumer feedback, allows consumers can see how their policy's benefits compare to the average costs for policy holders in their state.

The information on average dental charges is drawn from data supplied to the Department of Health and Ageing on benefits paid by health insurers for dental services.

### **4) Search This Site**

The new Google search appliance offers greater accuracy and more comprehensive results for all website searches.

### **5) Calculate your Lifetime Health Cover**

The Lifetime Health Cover (LHC) rules determine how much you pay for hospital cover depending on factors such as your age and your residency status in Australia and can be determined via:

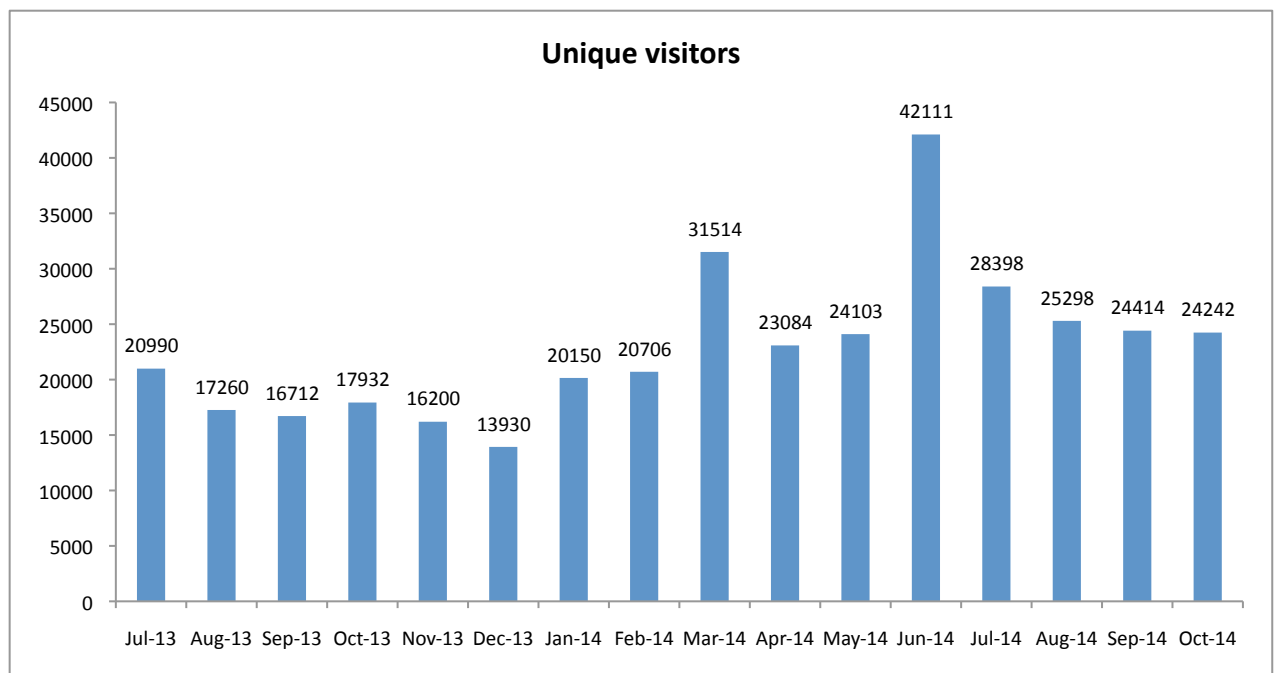
- **LHC Calculator:** This calculator is for people who want to know their LHC base day and their loading if they took out hospital cover today, or to confirm their current Lifetime Health Cover loading.
- **Ten Years Continuous Cover Calculator:** This calculator is for people who are currently paying for hospital cover with a Lifetime Health Cover (LHC) loading. It will help you determine if you have paid a loading on your hospital cover for at least ten years and are eligible to have the loading removed.

## ANNEXURE: 2

Feedback on Consumer website [www.privatehealth.gov.au](http://www.privatehealth.gov.au)

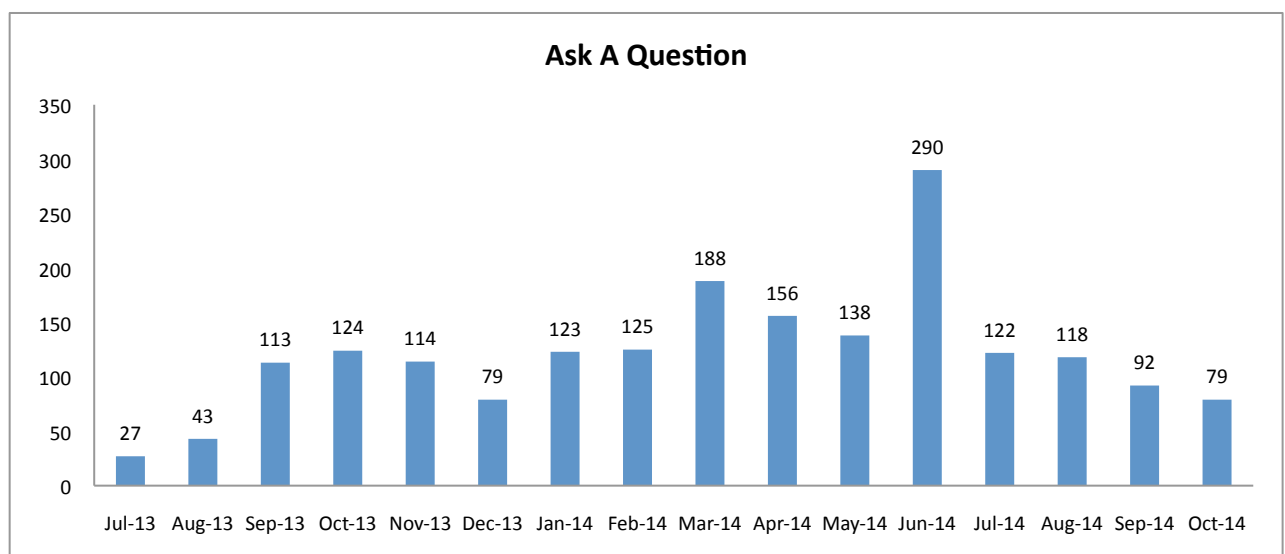
### Usage

The website recorded 264,692 unique visitors in the 2009-10 financial year, an increase of 35% on the previous year. There have been 109,236 unique visitors in the 2010-11 year to date (current at 9/11/2010). Visits peaked in June 2010, in part due to the Department of Health and Ageing's Lifetime Health Cover mailing to 31 year olds and new migrants, and enquiries about Medicare Levy Surcharge.



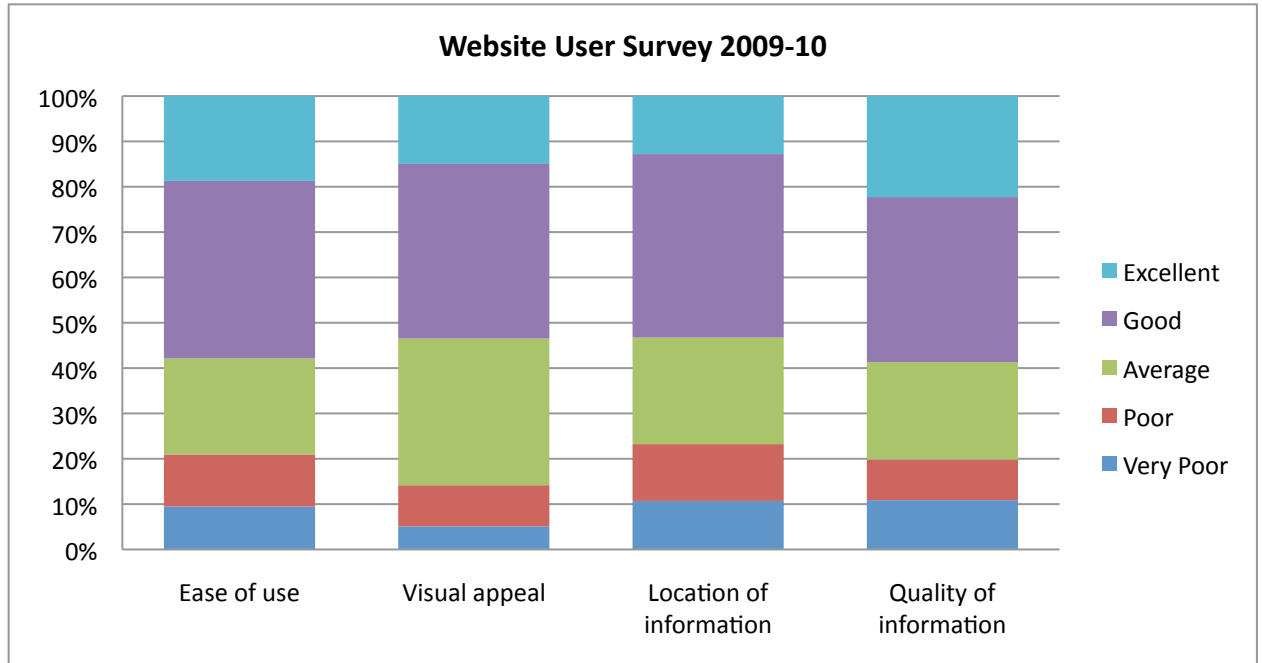
### Ask a Question Feature

The "Ask A Question" feature was added to the website homepage on 26 March 2009 and use of the feature has been steady since then. 1,520 enquiries were received in the 2009-10 year, with a further 411 in the 2010-11 year to date. As with unique visits, "Ask A Question" usage peaked in June 2010 with the Department's LHC mailout.



### Survey Results

525 consumers completed the website survey in the 2009-10 year. As in previous survey results, 'Location of Information' and 'Ease of Use' continued to be the major areas which required improvement.



Since the website redesign went live in July 2010, 168 users have completed the survey. Feedback on both 'Ease of Use' and 'Location of Information' has improved considerably, and visual appeal also rates very highly. PHIO will continue to monitor user feedback and work on improving survey results.

