



## STATE OF THE HEALTH FUNDS REPORT

### Guide to the Individual Fund Summary Report Cards

<b>Fund name</b>		Registered Fund Name and other brand names						
Whether the fund is nationally, state or regionally based, whether for profit or not. National market share as percentage.								
Coverage	NSW (ACT)	VIC	QLD	WA	SA	TAS	NT	
<b>Hospital Related Charges Covered</b>	Proportion of total hospital charges which are covered, as an average of results for all of the fund's products.							
<i>Industry Result</i>	<i>Averages for the industry as a whole (all funds) are provided for comparison.</i>							
<b>Medical Services with No Gaps</b>	Indicates the proportion of medical services for which a gap is not payable after the impact of fund benefits, schemes and agreements, as an average of results for all of the fund's products.							
<i>Industry Result</i>	<i>Averages for the industry as a whole (all funds) are provided for comparison.</i>							
<b>Medical Services No or Known Gap</b>	Indicates the proportion of medical services for which a gap is not payable or where a "Known Gap" is payable after the impact of fund benefits, schemes and agreements, as an average of results for all of the fund's products.							
<i>Industry Result</i>	<i>Averages for the industry as a whole (all funds) are provided for comparison.</i>							
<b>Extras Treatment Covered</b>	Indicates the proportion of total charges of ancillary services is covered, as an average of results for all of the fund's products.							
<i>Industry Result</i>	<i>Averages for the industry as a whole (all funds) are provided for comparison.</i>							
<b>Private Hospital Agreements</b>	Indicates the number of private hospitals with which the fund has reached agreements to cover hospital treatment charges for members.							
<i>Industry Maximum</i>	<i>Maximum number of agreement hospitals for any fund in this state</i>							
<b>Day Hospital Agreements</b>	Indicates the number of private day hospitals with which the fund has reached agreements to cover hospital treatment charges for members.							
<i>Industry Maximum</i>	<i>Maximum number of agreement day hospitals for any fund in this state</i>							
<b>Health Fund Finances</b>			<b>Fund</b>	<b>Compared to Industry Result</b>				
Benefits as % Contributions	Percentage of total contributions returned to members as benefits							
Management Expenses (% Fund Cont.)	Percentage of total contributions spent on fund administration							
Management Expenses (Average Policy)	Total spent on management expenses per membership							
Surplus (-Loss) from Health Insurance	Surplus or loss made by fund from their health insurance business; does not include any other additional income							
<b>Share of PHIO Complaints</b>			<b>Fund</b>	<b>Compared to Fund's Market Share</b>				
Benefit complaints	Percentage of complaints about benefits paid; this figure is not provided for funds with <0.5% market share							
Service Complaints	Percentage of complaints about quality of service; this figure is not provided for funds with market share <0.5%							
All Complaints	Total complaints received about this fund; expressed as a percentage of the total for funds with market share >0.5% and as a figure for <0.5%							
Investigation	Total complaints received about this fund which required investigation; expressed as a percentage of the total for funds with market share >0.5% and as a figure for <0.5%							

Information is not provided for some funds in some states, as there are insufficient numbers reported to PHIAC for states in which the fund does not have a large membership. 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.