



STATE OF THE HEALTH FUNDS REPORT 2011

Summary Report Card

Reserve Bank Reserve Bank Health Society Ltd

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

Coverage	NSW	VIC	QLD	WA	SA	TAS	ACT	NT
Hospital Related Charges Covered	92.4%	98.3%	97.8%	96.8%	98.8%	98.8%	80.3%	-
<i>Industry Result</i>	88.3%	92.5%	89.7%	92.5%	95.0%	92.8%	80.6%	87.6%
Medical Services with No Gaps	89.4%	93.2%	88.4%	75.5%	95.5%	88.2%	81.2%	87.0%
<i>Industry Result</i>	86.8%	90.8%	87.6%	79.7%	94.0%	89.2%	76.7%	79.8%
Medical Services No or Known Gap	93.3%	97.1%	92.9%	83.9%	98.3%	95.8%	85.5%	90.7%
<i>Industry Result</i>	89.0%	94.8%	90.9%	92.9%	96.6%	94.8%	79.7%	85.4%
Extras Treatment Covered	73.6%	73.8%	78.7%	79.1%	82.5%	65.7%	56.0%	0.0%
<i>Industry Result</i>	48.4%	48.2%	48.7%	49.4%	53.0%	47.1%	43.3%	45.3%
Private Hospital Agreements	81	74	48	16	31	5	3	1
<i>Industry Maximum</i>	90	80	56	20	31	5	5	1
Day Hospital Agreements	83	63	42	20	21	3	9	1
<i>Industry Maximum</i>	93	78	50	20	27	3	9	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	74.7%	85.3%
Management Expenses (% Fund Cont.)	16.3%	9.1%
Management Expenses (Average Policy)	\$750	\$252
Surplus (-Loss) from Health Insurance	8.9%	5.6%
Member Retention (hospital)	92.3%	88.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	
Service Complaints	-	<0.5%
All Complaints	0	
Investigations	0	

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.