



STATE OF THE HEALTH FUNDS REPORT 2011

Summary Report Card

St Lukes St Lukes Health

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

Coverage	NSW	VIC	QLD	WA	SA	TAS	ACT	NT
Hospital Related Charges Covered	90.6%	92.3%	87.0%	91.4%	96.4%	93.6%	83.3%	88.2%
<i>Industry Result</i>	<i>88.3%</i>	<i>92.5%</i>	<i>89.7%</i>	<i>92.5%</i>	<i>95.0%</i>	<i>92.8%</i>	<i>80.6%</i>	<i>87.6%</i>
Medical Services with No Gaps	80.2%	81.5%	75.2%	54.7%	91.0%	87.3%	55.8%	50.0%
<i>Industry Result</i>	<i>86.8%</i>	<i>90.8%</i>	<i>87.6%</i>	<i>79.7%</i>	<i>94.0%</i>	<i>89.2%</i>	<i>76.7%</i>	<i>79.8%</i>
Medical Services No or Known Gap	83.1%	87.8%	79.3%	60.4%	93.5%	96.3%	58.9%	50.0%
<i>Industry Result</i>	<i>89.0%</i>	<i>94.8%</i>	<i>90.9%</i>	<i>92.9%</i>	<i>96.6%</i>	<i>94.8%</i>	<i>79.7%</i>	<i>85.4%</i>
Extras Treatment Covered	52.7%	48.0%	48.2%	46.7%	60.0%	47.2%	39.5%	37.6%
<i>Industry Result</i>	<i>48.4%</i>	<i>48.2%</i>	<i>48.7%</i>	<i>49.4%</i>	<i>53.0%</i>	<i>47.1%</i>	<i>43.3%</i>	<i>45.3%</i>
Private Hospital Agreements	71	73	41	16	22	5	3	1
<i>Industry Maximum</i>	<i>90</i>	<i>80</i>	<i>56</i>	<i>20</i>	<i>31</i>	<i>5</i>	<i>5</i>	<i>1</i>
Day Hospital Agreements	39	50	25	11	10	3	6	1
<i>Industry Maximum</i>	<i>93</i>	<i>78</i>	<i>50</i>	<i>20</i>	<i>27</i>	<i>3</i>	<i>9</i>	<i>1</i>

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	80.5%	85.3%
Management Expenses (% Fund Cont.)	10.8%	9.1%
Management Expenses (Average Policy)	\$328	\$252
Surplus (-Loss) from Health Insurance	8.8%	5.6%
Member Retention (hospital)	89.7%	88.0%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	
Service Complaints	-	<0.5%
All Complaints	3	
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.