



STATE OF THE HEALTH FUNDS REPORT 2011

Summary Report Card

Transport Transport Health

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

| Coverage | NSW | VIC | QLD | WA | SA | TAS | ACT | NT |
|----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Hospital Related Charges Covered | 85.5% | 95.0% | 94.6% | 87.8% | 97.3% | - | - | - |
| <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 | 57.0% | 63.8% | 52.4% | 53.8% | 53.6% | 59.9% | 54.8% | 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 | 78 | 72 | 47 | 16 | 31 | 5 | 3 | 1 |
| <i>Industry Maximum</i> | 90 | 80 | 56 | 20 | 31 | 5 | 5 | 1 |
| Day Hospital Agreements | 73 | 53 | 36 | 11 | 20 | 2 | 7 | 0 |
| <i>Industry Maximum</i> | 93 | 78 | 50 | 20 | 27 | 3 | 9 | 1 |

| Health Fund Finances | Fund | Compared to Industry Result |
|---------------------------------------|-------|---------------------------------|
| Benefits as % Contributions | 90.0% | 85.3% |
| Management Expenses (% Fund Cont.) | 8.0% | 9.1% |
| Management Expenses (Average Policy) | \$236 | \$252 |
| Surplus (-Loss) from Health Insurance | 2.0% | 5.6% |
| Member Retention (hospital) | 88.6% | 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.