



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

AHM Australian Health Management Pty Ltd

A nationally based, for profit fund owned by Medibank Private. Market Share 2.9%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	87.2%	88.5%	88.2%	86.4%	92.1%	90.5%	86.9%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	84.2%	85.8%	84.2%	66.9%	86.1%	79.5%	77.3%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	88.3%	91.9%	89.3%	75.2%	89.8%	85.1%	88.3%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	47.4%	47.9%	46.0%	46.6%	49.8%	45.9%	47.2%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	81	67	47	16	31	5	1
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	80	58	37	11	19	2	1
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	88.3%	86.3%
Management Expenses (% Fund Cont.)	9.2%	9.2%
Management Expenses (Average Policy)	\$251	\$238
Surplus (-Loss) from Health Insurance	2.5%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	3.8%	2.9%
Service Complaints	5.4%	
All Complaints	3.5%	
Investigations	3.9%	

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.