



## STATE OF THE HEALTH FUNDS REPORT 2010

### Summary Report Card

**BUPA** Bupa Australia Health Pty Ltd, HBA, Mutual Community

A nationally based, for profit fund. Market Share 9.7%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	83.9%	92.7%	88.0%	87.0%	95.1%	86.3%	86.9%
<i>Industry Result</i>	<i>87.5%</i>	<i>92.1%</i>	<i>88.5%</i>	<i>92.3%</i>	<i>95.1%</i>	<i>92.1%</i>	<i>87.8%</i>
Medical Services with No Gaps	72.5%	87.6%	75.7%	68.3%	91.9%	74.5%	74.9%
<i>Industry Result</i>	<i>84.2%</i>	<i>87.4%</i>	<i>83.2%</i>	<i>78.2%</i>	<i>87.4%</i>	<i>85.8%</i>	<i>78.3%</i>
Medical Services No or Known Gap	74.7%	90.0%	78.3%	71.1%	94.6%	79.9%	78.5%
<i>Industry Result</i>	<i>86.6%</i>	<i>92.3%</i>	<i>86.4%</i>	<i>92.2%</i>	<i>95.5%</i>	<i>90.9%</i>	<i>83.7%</i>
Extras Treatment Covered	55.3%	46.4%	45.5%	49.4%	51.2%	39.0%	42.9%
<i>Industry Result</i>	<i>48.1%</i>	<i>48.4%</i>	<i>48.1%</i>	<i>48.4%</i>	<i>53.0%</i>	<i>47.1%</i>	<i>45.2%</i>
Private Hospital Agreements	84	69	48	15	30	5	1
<i>Industry Maximum</i>	<i>86</i>	<i>73</i>	<i>51</i>	<i>20</i>	<i>32</i>	<i>7</i>	<i>1</i>
Day Hospital Agreements	77	51	33	16	21	3	1
<i>Industry Maximum</i>	<i>89</i>	<i>69</i>	<i>44</i>	<i>20</i>	<i>23</i>	<i>4</i>	<i>1</i>

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	84.2%	86.3%
Management Expenses (% Fund Cont.)	9.7%	9.2%
Management Expenses (Average Policy)	\$272	\$238
Surplus (-Loss) from Health Insurance	6.2%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	9.8%	9.7%
Service Complaints	8.6%	
All Complaints	10.4%	
Investigations	10.2%	

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](http://www.phio.org.au) or phone 1800 640 695.