



## STATE OF THE HEALTH FUNDS REPORT 2010

### Summary Report Card

**GMHBA** GMHBA Limited

A nationally based, not for profit fund. Market Share 1.6%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	88.1%	91.2%	86.3%	87.8%	90.6%	84.1%	75.6%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	71.0%	79.2%	69.1%	60.8%	77.3%	64.8%	50.0%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	77.3%	91.7%	74.9%	67.3%	83.2%	77.5%	70.3%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	50.2%	51.5%	50.0%	52.6%	52.8%	49.9%	45.9%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	85	68	50	17	29	6	1
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	84	66	41	17	20	3	1
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	90.2%	86.3%
Management Expenses (% Fund Cont.)	10.1%	9.2%
Management Expenses (Average Policy)	\$246	\$238
Surplus (-Loss) from Health Insurance	-0.3%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	1.5%	1.6%
Service Complaints	1.1%	
All Complaints	1.4%	
Investigations	2.0%	

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