



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

HCF Hospital Contribution Fund of Australia Limited

A nationally based, not for profit fund. Market Share 9.0%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	91.1%	96.0%	94.1%	93.3%	98.2%	95.5%	91.5%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	90.1%	96.7%	95.1%	89.7%	99.1%	95.6%	91.0%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	90.1%	96.7%	95.1%	89.7%	99.1%	95.6%	91.0%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	50.5%	52.9%	52.5%	49.3%	57.4%	46.6%	46.2%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	83	68	47	6	26	5	1
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	89	45	36	5	16	3	1
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	91.3%	86.3%
Management Expenses (% Fund Cont.)	7.3%	9.2%
Management Expenses (Average Policy)	\$194	\$238
Surplus (-Loss) from Health Insurance	1.4%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	5.9%	9.0%
Service Complaints	7.2%	
All Complaints	6.4%	
Investigations	4.8%	

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.