



STATE OF THE HEALTH FUNDS REPORT 2010

Summary Report Card

Latrobe Latrobe Health Services

A Victoria based, not for profit fund. Market Share 0.7%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	81.4%	93.2%	84.5%	85.4%	87.8%	90.6%	68.8%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	67.6%	82.4%	59.4%	47.4%	70.9%	65.6%	69.6%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	95.0%	95.5%	90.6%	89.9%	95.3%	95.1%	91.3%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	37.8%	39.6%	36.1%	39.6%	40.6%	38.4%	27.3%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	-	68	40	-	-	-	-
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	-	58	26	-	-	-	-
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	87.3%	86.3%
Management Expenses (% Fund Cont.)	9.7%	9.2%
Management Expenses (Average Policy)	\$244	\$238
Surplus (-Loss) from Health Insurance	3.0%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	1.1%	0.7%
Service Complaints	1.6%	
All Complaints	1.1%	
Investigations	1.0%	

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.