



## STATE OF THE HEALTH FUNDS REPORT 2010

### Summary Report Card

**Medibank** Medibank Private Ltd

A nationally based, not for profit fund. Market Share 28.4%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	87.7%	92.8%	90.5%	90.9%	94.6%	92.5%	89.1%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	83.6%	88.4%	83.1%	73.6%	92.3%	86.5%	81.5%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	88.1%	93.8%	89.1%	81.3%	97.2%	94.1%	90.2%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	46.9%	45.8%	46.9%	45.7%	51.8%	47.8%	43.6%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	81	67	49	19	31	5	1
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	75	56	36	14	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	86.0%	86.3%
Management Expenses (% Fund Cont.)	8.9%	9.2%
Management Expenses (Average Policy)	\$219	\$238
Surplus (-Loss) from Health Insurance	5.1%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	23.3%	28.4%
Service Complaints	22.2%	
All Complaints	23.4%	
Investigations	20.8%	

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