



## STATE OF THE HEALTH FUNDS REPORT 2010

### Summary Report Card

**NIB** NIB Health Fund Ltd

A nationally based, for profit fund. Market Share 7.3%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	85.0%	83.6%	80.3%	77.6%	86.4%	86.3%	75.2%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	79.8%	75.2%	68.8%	64.7%	75.0%	71.4%	64.3%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	79.8%	75.2%	68.8%	64.7%	75.0%	71.4%	64.3%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	51.6%	60.8%	56.1%	58.5%	61.5%	54.8%	51.3%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	83	65	44	16	25	6	1
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	76	47	36	7	17	2	1
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	85.2%	86.3%
Management Expenses (% Fund Cont.)	9.6%	9.2%
Management Expenses (Average Policy)	\$218	\$238
Surplus (-Loss) from Health Insurance	5.2%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	10.0%	7.3%
Service Complaints	7.8%	
All Complaints	9.0%	
Investigations	10.8%	

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.