



## STATE OF THE HEALTH FUNDS REPORT 2010

### Summary Report Card

**St Lukes**      St.Lukes Health

A Tasmanian based, not for profit fund. Market Share <0.5%

Coverage	NSW & ACT	VIC	QLD	WA	SA	TAS	NT
Hospital Related Charges Covered	88.4%	92.0%	87.9%	85.5%	95.7%	93.7%	81.9%
<i>Industry Result</i>	87.5%	92.1%	88.5%	92.3%	95.1%	92.1%	87.8%
Medical Services with No Gaps	77.6%	74.3%	63.5%	48.4%	78.6%	83.6%	40.0%
<i>Industry Result</i>	84.2%	87.4%	83.2%	78.2%	87.4%	85.8%	78.3%
Medical Services No or Known Gap	81.9%	80.3%	73.4%	54.8%	81.5%	94.0%	53.3%
<i>Industry Result</i>	86.6%	92.3%	86.4%	92.2%	95.5%	90.9%	83.7%
Extras Treatment Covered	53.5%	47.9%	46.7%	46.8%	60.1%	46.3%	34.1%
<i>Industry Result</i>	48.1%	48.4%	48.1%	48.4%	53.0%	47.1%	45.2%
Private Hospital Agreements	-	41	-	-	21	7	-
<i>Industry Maximum</i>	86	73	51	20	32	7	1
Day Hospital Agreements	-	27	-	-	12	3	-
<i>Industry Maximum</i>	89	69	44	20	23	4	1

Health Fund Finances	Fund	Compared to Industry Result
Benefits as % Contributions	82.5%	86.3%
Management Expenses (% Fund Cont.)	11.3%	9.2%
Management Expenses (Average Policy)	\$326	\$238
Surplus (-Loss) from Health Insurance	6.1%	4.5%
Share of PHIO Complaints		Compared to Fund's Market Share
Benefit Complaints	-	<0.5%
Service Complaints	-	
All Complaints	7	
Investigations	5	

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.