



## PARLIAMENT OF AUSTRALIA

### Senate Community Affairs References Committee

## Private health insurance inquiry commences

The Senate Community Affairs Committee has commenced an inquiry into private health insurance.

"The committee is interested in hearing from individuals and other stakeholders who have an interest in the value and affordability of private health insurance and out-of-pocket medical costs", said committee chair, Senator Rachel Siewert.

"This inquiry follows on from the committee's recently completed inquiry into price regulation associated with the Prostheses List," Senator Siewert said, "another area where reform may result in reduced private health insurance costs for consumers".

"In the report of its Prostheses List inquiry, the committee foreshadowed some of the key issues that may be considered in this inquiry, including: the impact of the ageing population; the rising costs associated with hospitalisation and the increase in privately insured patients being treated in public hospitals", Senator Siewert said.

The committee's terms of reference are included below.

**Submissions should be received by 28 July 2017** and can be lodged online via the committee's website.

People wishing to make a submission may wish to read the guide to making a submission available on the Senate website: [Preparing a submission to an inquiry](#).

Further information about the inquiry, including published submissions and hearing programs, is also available on the committee website: [www.aph.gov.au/senate\\_ca](http://www.aph.gov.au/senate_ca)

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#### DATE REFERRED

1 June 2017

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#### SUBMISSIONS CLOSE

28 July 2017

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#### REPORTING DATE

27 November 2017

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#### COMMITTEE MEMBERSHIP

Senator Rachel Siewert  
(Chair)

Senator Jonathon Duniam  
(Deputy Chair)

Senator Sam Dastyari

Senator Louise Pratt

Senator Linda Reynolds

Senator Murray Watt

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#### CONTACT THE COMMITTEE

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## **Making a submission**

Written submissions can still be provided to the committee by emailing [community.affairs.sen@aph.gov.au](mailto:community.affairs.sen@aph.gov.au)

If you would like to make a submission you may find it helpful to read the guide to making a submission available on the Senate website: [Preparing a submission to an inquiry](#)

If you have questions, or need more time to write your submission, contact the secretariat.

Further information about the inquiry, including published submissions and hearing programs, is available on the committee website: [www.aph.gov.au/senate\\_ca](http://www.aph.gov.au/senate_ca).

## **Inquiry Terms of Reference**

The value and affordability of private health insurance and out-of-pocket medical costs, with particular reference to:

- (a) private and public hospital costs and the interaction between the private and public hospital systems including private patients in public hospitals and any impact on waiting lists;
- (b) the effect of co-payments and medical gaps on financial and health outcomes;
- (c) private health insurance product design including product exclusions and benefit levels, including rebate consistency and public disclosure requirements;
- (d) the use and sharing of membership and related health data;
- (e) the take-up rates of private health insurance, including as they relate to the Medicare levy surcharge and Lifetime Health Cover loading;
- (f) the relevance and consistency of standards, including those relating to informed financial consent for medical practitioners, private health insurance providers and private hospitals;
- (g) medical services delivery methods, including health care in homes and other models;
- (h) the role and function of:
  - (i) medical pricing schedules, including the Medicare Benefits Schedule, the Australian Medical Association fee schedule and private health insurers' fee schedules,
  - (ii) the Australian Prudential Regulation Authority (APRA) in regulating private health insurers, and
  - (iii) the Department of Health and the Private Health Insurance Ombudsman in regulating private health insurers and private hospital operators;
- (i) the current government incentives for private health;
- (j) the operation of relevant legislative and regulatory instruments; and
- (k) any other related matter.