

Senate Community Affairs Committee

ANSWERS TO ESTIMATES QUESTIONS ON NOTICE

HEALTH PORTFOLIO

Additional Estimates 2016 - 2017, 1 March 2017

Ref No: SQ17-000032

OUTCOME: 4 - Individual Health Benefits

Topic: Private Health Insurance - Hospital Cover

Type of Question: Hansard, Page 48, 1 March 2017

Senator: Di Natale, Richard

Question:

Senator DI NATALE: One thing we did not ask about is private health insurance coverage. Can you give me, firstly, the top-line figures around that, and whether you have broken those down in any way?

Ms Duffy: Coverage of hospital?

Senator DI NATALE: Yes; how do you stratify it?

Ms Duffy: The APRA quarterly statistics were released in February. As at December 2016, the number of people with hospital cover was 11,327,512.

Senator DI NATALE: What is that as a percentage of the population?

Ms Duffy: It is 46.6 per cent.

Senator DI NATALE: How does that compare to previous years?

Ms Duffy: The previous year or the previous quarter?

Senator DI NATALE: I do not mind if you want to give me quarterly figures, but I want to go back a few years.

Ms Duffy: The previous year was 47.2 per cent at the same time.

Senator DI NATALE: And the year before that?

Ms Duffy: I do not have that with me.

Senator DI NATALE: Could you get that on notice? So there has been a significant decrease in coverage from December 2015 to December 2016?

Ms Duffy: That is for hospital treatment—

Senator DI NATALE: Yes.

Ms Duffy: and then for general treatment, as at December 2016, the number of people with general cover was 13,463,257, which is 55.4 per cent.

Senator DI NATALE: And compared to the year before?

Ms Duffy: It was 55.8 per cent.

Senator DI NATALE: So another decrease in coverage. Is that part of a broader trend, or is that something you cannot tell me until you have broken down the figures according to previous years?

Ms Jolly: We can provide you with the previous data.

Answer:

Annual Participation Rates by Treatment Type

Report Date	Hospital treatment		General treatment	
	Number of people	Participation rate (% of population)	Number of people	Participation rate (% of population)
31 December 2009	9,866,201	44.7	11,362,705	51.4
31 December 2010	10,117,522	44.9	11,714,628	52.0
31 December 2011	10,403,680	45.7	12,078,209	53.0
31 December 2012	10,710,319	46.9	12,474,342	54.6
31 December 2013	10,958,428	47.0	12,824,890	55.0
31 December 2014	11,180,711	47.2	13,118,262	55.4
31 December 2015	11,308,464	47.2	13,353,164	55.8
31 December 2016	11,327,512	46.6	13,463,257	55.4
31 March 2017	11,353,520	46.5	13,528,633	55.5

Sources: Australian Prudential Regulation Authority *Private Health Insurance Quarterly Statistics*, December 2009 to December 2016 and March 2017.