

**Senate Community Affairs Committee**

**ANSWERS TO ESTIMATES QUESTIONS ON NOTICE**

**HEALTH PORTFOLIO**

**Additional Estimates 2016 - 2017, 1 March 2017**

**Ref No:** SQ17-000033

**OUTCOME:** 4 - Individual Health Benefits

**Topic:** Private Health Insurance - Hospital Cover

**Type of Question:** Hansard Page 49, 1 March 2017

**Senator:** Di Natale, Richard

**Question:**

Senator DI NATALE: There is a 0.6 per cent decrease in hospital coverage and a 0.4 per cent decrease in general coverage. Can I ask you—and take this on notice, perhaps—for the figures over a five-year period? Can I also ask you about the level of coverage, and changes in terms of coverage? Is that information you have?

Ms Jolly: No, I do not think so.

Senator DI NATALE: Obviously one of the concerns is people downgrading their coverage—this is a global number. How do you collect that information?

Ms Duffy: Changes do not necessarily mean downgrading. There are a range of reasons why people might change.

Senator DI NATALE: So amendments, yes?

Ms Duffy: I do not have the information on amendments with me, sorry.

Ms Jolly: There is a report that actually contains all of the statistics that we are quoting you. It was released on 14 February. It has quite a lot of data on PHR. The figures that we are quoting today come from that report, and that report may have some further detail.

Senator DI NATALE: What is the report?

Ms Jolly: It is a report from the Australian Prudential Regulation Authority.

Senator DI NATALE: I will still ask you, if you can, to look at amendments, and if you can give me some information on that as well. I will chase up that report.

**Answer:**

**Changes in private health insurance membership numbers per product type and state/territory**

	<b>Hospital Treatment Only</b>		<b>Hospital Treatment and General Treatment</b>		<b>General Treatment Only</b>	
	Policies	Insured persons	Policies	Insured persons	Policies	Insured persons
	Start of quarter	2,955	3,653	5,510,335	11,325,798	1,041,394
New policies/persons	233	274	93,953	179,387	45,324	83,057
Transferring from another state	10	14	15,223	29,233	2,847	5,295
Transferring to another state	10	14	15,387	29,264	2,873	5,309
Transferring from another fund	53	80	73,194	156,574	7,676	15,276
Transferring from another policy	84	103	7,709	16,565	15,483	30,789
Transferring to another policy	54	65	17,064	35,559	6,068	11,936
Discontinued	196	264	143,759	292,995	39,096	77,964
End of quarter ending March 2017	3,075	3,781	5,524,204	11,349,739	1,064,687	2,178,894

Source: APRA Membership and Benefits Report, March 2017.

The above data does not capture or quantify the reasons why people may change their policies.