

**APPENDIX 4**

**Medicare Levy Surcharge and Private Health Insurance  
Rebate Changes**

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Source: Australian Health Insurance Association cited in Bupa Australia Submission No.11, p.5.



**Average Single (Pre Rebate) \$1,813**


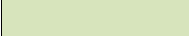
Income	Current Rebate	Premium Cost	MLS now	Future Rebate	Premium Cost	MLS Then	Change in Premium	Change in MLS
\$75,000	\$544	\$1,269	\$750	\$544	\$1,269	\$750	\$0	\$0
\$75,001	\$544	\$1,269	\$750	\$363	\$1,450	\$750	\$181	\$0
\$90,000	\$544	\$1,269	\$900	\$363	\$1,450	\$900	\$181	\$0
\$90,001	\$544	\$1,269	\$900	\$181	\$1,632	\$1,125	\$363	\$225
\$120,000	\$544	\$1,269	\$1,200	\$181	\$1,632	\$1,500	\$363	\$300
\$120,001	\$544	\$1,269	\$1,200	\$0	\$1,813	\$1,800	\$544	\$600
\$250,000	\$544	\$1,269	\$2,500	\$0	\$1,813	\$3,750	\$544	\$1,250

**Average Family Premium (Pre Rebate) \$3,626**

Income	Current Rebate	Premium Cost	MLS now	Future Rebate	Premium Cost	MLS Then	Change in Premium	Change in MLS
\$150,000	\$1,088	\$2,538	\$1,500	\$1,088	\$2,538	\$1,500	\$0	\$0
\$150,001	\$1,088	\$2,538	\$1,500	\$725	\$2,901	\$1,500	\$363	\$0
\$180,000	\$1,088	\$2,538	\$1,800	\$725	\$2,901	\$1,800	\$363	\$0
\$180,001	\$1,088	\$2,538	\$1,800	\$363	\$3,263	\$2,250	\$725	\$450
\$240,000	\$1,088	\$2,538	\$2,400	\$363	\$3,263	\$3,000	\$725	\$600
\$240,001	\$1,088	\$2,538	\$2,400	\$0	\$3,626	\$3,600	\$1,088	\$1,200
\$500,000	\$1,088	\$2,538	\$5,000	\$0	\$3,626	\$7,500	\$1,088	\$2,500

**Example of a Family Premium \$5,000**

Income	Current Rebate	Premium Cost	MLS now	Future Rebate	Premium Cost	MLS Then	Change in Premium	Change in MLS
\$150,000	\$1,500	\$3,500	\$1,500	\$1,500	\$3,500	\$1,500	\$0	\$0
\$150,001	\$1,500	\$3,500	\$1,500	\$1,000	\$4,000	\$1,500	\$500	\$0
\$180,000	\$1,500	\$3,500	\$1,800	\$1,000	\$4,000	\$1,800	\$500	\$0
\$180,001	\$1,500	\$3,500	\$1,800	\$500	\$4,500	\$2,250	\$1,000	\$450
\$240,000	\$1,500	\$3,500	\$2,400	\$500	\$4,500	\$3,000	\$1,000	\$600
\$240,001	\$1,500	\$3,500	\$2,400	\$0	\$5,000	\$3,600	\$1,500	\$1,200
\$500,000	\$1,500	\$3,500	\$5,000	\$0	\$5,000	\$7,500	\$1,500	\$2,500

 CHANGE IN PREMIUMS HIGHER THAN CHANGE IN MLS  
 PREMIUM COST HIGHER THAN MLS