



Australian Government

Private Health Improvements.



Australia's health system is one of the best in the world – a unique mix of public and private health care designed to make sure all Australians are well covered for their needs.

But with an ageing population, the increasing cost of caring for more people with chronic conditions, and continuing medical improvements, the demands on our health system are going up and up.



Medicare is the basis of our public health system. It's a first-class scheme. But it was never meant to meet these demands on its own.

Private health insurance also plays a key role in covering Australians' needs.

In fact, more than a third of all hospital treatments are performed through private health cover.

If private health insurance wasn't there, there'd be huge pressure on Medicare. We need a balanced, viable health care system, with public and private cover working together.

And this is why the Australian Government is making important improvements to the private health insurance rules to:

- Make it easier to compare what the different private health funds offer;

- Extend the range of services your hospital policy can cover; and
- Reward you for taking out and keeping private health insurance.

Making private health products easier to compare.

Different people have different health cover needs and each health fund has a variety of products to meet these needs.



Different terms, expressions and ways of presenting the information often made it difficult to work out which policy from which fund was best for you. So we've improved

the system.

The Australian Government has made it compulsory for all health funds to sum up their products in the same way.



So now it's easier

to compare different private health products - even if they are offered by different funds.



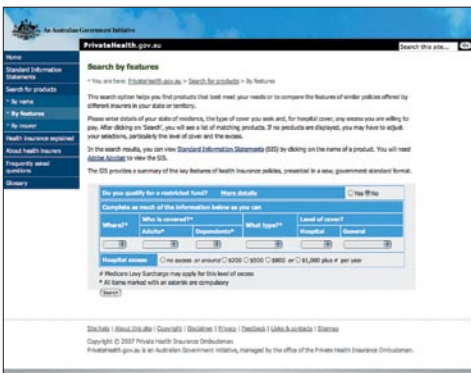
A new private health insurance website.

To make it even easier to compare all the different products, the Australian Government has established a comprehensive, independent website.

The website is run by the Private Health Insurance Ombudsman and includes a simple search facility that makes it easy to find and compare all the products that fit your needs.

The website gives access to a standard summary of every available private health insurance product from every fund.

The website also provides lots of other useful information about private health insurance and links to private health insurance publications and sites.



The screenshot shows the PrivateHealth.gov.au website. The header includes the Australian Government logo and the URL. A search bar is located in the top right corner. On the left, there is a navigation menu with options like 'Home', 'Standard Information Statements', 'Search for products', 'By name', 'By features', 'By insurer', 'Health insurance explained', 'About health insurers', 'Frequently asked questions', and 'Privacy'. The main content area is titled 'Search by features' and provides instructions on how to use the search tool. Below the instructions is a search form with the following fields:

- Do you qualify for a rebated fund?** (Yes/No) Yes No
- Complete as much of the information below as you can**
- Where?*** (Who is covered?) with dropdowns for 'Adults*', 'Dependants*', 'What type?*' (Hospital, General) and 'Level of cover?' (Hospital, General)
- Hospital excess** (No excess or around \$200, \$500, \$800 or \$1,000 plus a per year)
- * Medicare Levy Surcharge may apply for this level of excess**
- ** All items marked with an asterisk are compulsory**
- Search** button

At the bottom of the page, there is a footer with navigation links (Home, About, Contact Us, Glossary, Questions, Feedback, Privacy, Accessibility, Sitemap), copyright information (Copyright © 2007 Private Health Insurance Ombudsman), and a note that PrivateHealth.gov.au is an Australian Government initiative managed by the office of the Private Health Insurance Ombudsman.

Just go to australia.gov.au/privatehealth and follow the link. If you don't have access to the internet, just call 1800 307 446 and they'll send you the information you need.

More services covered.

Until now, to have your medical treatments covered by your private health insurance, you had to be admitted to hospital. Even though there might be other ways you could be treated just as effectively.



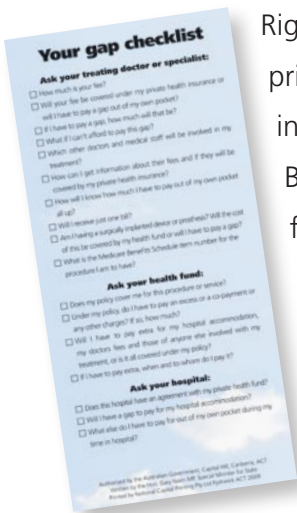
But now your health fund can extend your hospital cover to include medical treatments that are done without you

having to go into hospital. For example, dialysis or chemotherapy undertaken in your own home, and programs to manage heart disease and diabetes.

As these insurance policies are introduced, you and your doctor will have much more flexibility to choose how you want to be treated. Just speak to your health fund to find out what new options they may be covering.

The gap. It's your right to know.

Many people with private health insurance are concerned about the gap. The gap is the difference between what a health fund pays and what a particular medical service costs, which you must pay out of your own pocket.



Right now, more than 82% of all privately insured medical services in hospital have no gap at all. But you still have the right to find out what gap, if any, there might be for your medical treatment. We've produced a simple checklist to help you find out about any gaps, from your doctor, health fund and hospital.

So before you begin your treatment or hospital stay, you can feel confident in knowing whether there will be a gap and how much it will be.

You can collect the gap checklist from your health fund, or call 1800 307 446 or simply download a copy from australia.gov.au/privatehealth.

Higher rebates for older Australians.

The Australian Government supports privately insured people by giving them a rebate on their premiums for both hospital and

extras cover. Everyone with private health cover receives a rebate of at least 30%. The Australian Government has increased the rebate for older Australians.





From the age of 65, you get a rebate of 35%. When you reach 70, it goes up to 40%.

You have three choices of how to receive your rebate:

- You can reduce the premium you pay to your health fund;
- You can claim it back at a Medicare office; or
- You can claim it on your annual tax return.

Whichever way you choose to receive it, the Australian Government rebate on private health insurance is there to make private health cover more affordable for more Australians.



Improving Lifetime Health Cover.

Under Lifetime Health Cover, people who take out private hospital cover before they're 31 years old pay less for it than people who wait until they're older. That's only fair.

Otherwise they would end up subsidising people who join at a later age.

So, if you're around 30 years old, and you don't have private health insurance, you should seriously consider taking it out now. Because after July 1 following your 31st birthday, you will pay more. 2% more for every year you wait.

For example, if you waited until you were 40, you would pay an extra 20%.

And until now you would have had to pay that loading for the rest of your life.

But now the Australian Government has improved the rules. Once you have held your private hospital cover for 10 continuous years and keep it, you stop paying that loading.



And those 10 years start from the day you first joined.

That's a fair reward for those members who have shown a long term commitment to the private health system.



australia.gov.au/privatehealth
Call 1800 307 446
8.30am-10pm AEST