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Private hospital care highly valued by Aussies

Access to private hospitals is clearly where Australians see value in maintaining their private health insurance, with increasing numbers of people putting their insurance to use, according to the latest data.

The Australian Prudential Regulation Authority (APRA) data released today shows the trend of Australians using their private health insurance continues to increase – which it has done since mid-2000.

Australian Private Hospitals Association CEO Mr Michael Roff said despite private health insurance membership remaining static, episodes of care have increased, because Australians value private hospitals.

“It is clear from these numbers that Australians place a high value on the fast access to high quality care provided by private hospitals,” Mr Roff said.

He said a concerning aspect of the APRA data was the big jump (12 percent in just three months) in cheap, low-value policies that exclude certain services.

“Australians are being encouraged to take out low-value, high exclusion products to keep their premiums low, but they may not be aware this also reduces their access to care when they need it. The problem is we just don’t know which services are being excluded.”

Mr Roff said the numbers show the Federal Government’s reforms to private health insurance cannot come soon enough.

“By 2020 all private health insurance products are moving to the Gold, Silver, Bronze, Basic product categories, the transition period for this begins in April next year.

“APHA has long campaigned for private health insurance that is easy to understand and compare. When Australians can see clearly that, for example, their cataract surgery is only covered in the Gold category and their current insurance is Silver, then they can make an informed choice to change their cover.

“This is a much better situation than the current one where private hospitals have to tell vulnerable patients their insurance does not cover them for the procedure they need.

“But until the reforms are implemented, people need to be very careful about which services are excluded, and they should review their policy to ensure they are covered for services they might need in a private hospital, and not just take what their health fund or a website tells them is a cheaper policy,” Mr Roff said.

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