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## Aussies encouraged to check their private health insurance cover

A new report from the Australian Competition and Consumer Commission (ACCC) shows Aussies should check their private health insurance to make sure they are adequately covered, says Australian Private Hospitals Association's (APHA) CEO Michael Roff.

The annual report from the consumer watchdog – 'Report to the Australian Senate on anti-competitive and other practices by health insurers and providers in relation to private health insurance' – shows hospital policies with exclusions now make up the majority of policies offered by insurers.

"In the reporting period hospital policies with exclusions increased by nearly 14 percent. That means more Australians are not getting full cover and may not have a policy that will meet their needs." Mr Roff said.

"We encourage Australians to check their policy every year and make sure it fits their changing family circumstances, their age and their health needs. Unfortunately, too many people take a 'set and forget' approach to private health insurance and end up needing a procedure they are not covered for. The private health insurance policy you need at 30 is not the same as the one you need at 45 or at 65 years old.

"We understand that Australians are feeling the pinch when it comes to low wages growth and increasing policy premium costs, we encourage them to do some research to find a policy that will best suit their needs and those of their family.

"Unfortunately it is often the role of the private hospital to let people know that their policy will not cover them for a procedure they need. It is devastating to have to share that news with people when they are vulnerable and unwell.

"Another issue is the number of junk or 'basic' policies still on the market. These policies have appeal due to cost, but unfortunately they don't cover people for most treatments in private hospitals," he said.

Mr Roff encouraged Australians to access the [www.privatehealth.gov.au](http://www.privatehealth.gov.au) website to find a policy that suits their needs.

ACCC report: [www.accc.gov.au/system/files/1637\\_Private%20Health%20Insurance%20Report\\_D03.pdf](http://www.accc.gov.au/system/files/1637_Private%20Health%20Insurance%20Report_D03.pdf)

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The Australian Private Hospitals Association (APHA) is the peak industry body representing the private hospital and day surgery sector. The private hospital sector treats 4.5 million patients a year, including treatment of a third of chemotherapy, 60 percent of all surgery, 74 percent of all elective musculoskeletal surgery and 80 percent of rehabilitation.