

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS INSURANCE SECTOR

Suncorp

SCI11QON:

Dr LEIGH: But presumably you're able to answer questions about Suncorp health insurance, even though it's issued through nib?

Mrs Harrison: I can answer quite a number of questions. There may be a few that I might have to take on notice.

Dr LEIGH: What health insurance coverage do women have to purchase, if they're a Suncorp health insurance customer, to get cover for pregnancy and childbirth?

Mrs Harrison: There is some form of cover, but I would prefer if I could take that on notice. Sorry; I'm just not exactly sure I'll give you the correct answer in this setting.

Dr LEIGH: Can I ask you also to take on notice two further questions: firstly, what cover men have to purchase for conditions related to male reproductive health, such as prostate issues, and, secondly, whether you would undertake to change pricing if the Human Rights Commission finds that it is discriminatory.

Mrs Harrison: Yes, I'm happy to take that on notice.

Dr LEIGH: Would you like to answer that second question now?

Mrs Harrison: I'll take both on notice, if that's okay.

Answer:

The current private health insurance product tiering or classification (Basic, Bronze, Silver and Gold) was introduced by the Australian Government in 2019 as part of several reforms made to private health insurance. These reforms also specified:

- The clinical categories and the hospital treatments that must be covered in each clinical category.
- The minimum requirements of each tier and which clinical categories need to be included.

In line with these requirements, Suncorp health insurance customers can access cover under the following tiers:

- Cover for 'Pregnancy and birth' is included in Suncorp's Gold tier Hospital product.
- Cover for 'Assisted reproductive services', which includes both male and female fertility treatments, is included in Suncorp's Gold tier Hospital product.
- Cover for 'Male reproductive system' (eg prostate cancer investigations) and 'Breast surgery (medically necessary)' treatments is included in Suncorp's Bronze, Silver and Gold tier Hospital products.
- Cover for 'Miscarriage and termination of pregnancy' and 'Gynaecology' (female reproductive system) treatments is included in Suncorp's Basic, Bronze, Silver and Gold tier Hospital products.

Private health insurance is also governed by a community rating system. This means that regardless of a customer's gender, age, health status, size of family or a number of other related factors, they

are entitled to pay the same premium for the same product as any other customer living within their geographic area. For example, a woman who holds a Suncorp Gold Hospital 'Singles' policy (which includes cover for pregnancy and birth) will pay the same premium as a man with a Suncorp Gold Hospital 'Singles' policy living within the same geographic region.

Suncorp's health insurance products are underwritten by a third party which is responsible for product design and pricing. We would review any finding by the Human Rights Commission with our underwriter to determine if action is required in relation to Suncorp's health insurance products.