

Senate Community Affairs Committee

ANSWERS TO ESTIMATES QUESTIONS ON NOTICE

HEALTH AND AGEING PORTFOLIO

Budget Estimates 2012-2013, 30 & 31 May and 1 June 2012

Question: E12-411

OUTCOME 9: Private Health

Topic: Private Health Insurance

Type of Question: Hansard Page 97, 31 May 2012

Number of pages: 1

Senator: Senator Fierravanti-Wells

Question:

It is thought that as a result of the private health insurance means testing of rebates many people would upgrade their insurance thereby reducing the premiums. There are a number of ways that this could be achieved. What are the current and historical trends in the number of private health insurance policies with exclusions? If you do not mind perhaps you could take that on notice and perhaps you could also provide some information of the types of exclusions – for example, are there new types of exclusions emerging in the market?

Answer:

PHIAC statistics show that the proportion of private health insurance policies with exclusions increased from 5 per cent of total policies in 2005-06 to 26 per cent in 2010-11, and was 29 per cent as at 31 March 2012.

PHIAC holds no relevant information relating to specific types of exclusions.

Figure 12 – Per cent of policies with excess and co-payment or exclusionary features

