

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

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

Australian Unity

AUN01QW: In the period January 2019 to June 2020, per month:

- a. How many elective surgery procedures were covered, in each category (ie in Category 1-3 of elective surgery)?
- b. What was the amount of benefits paid out to policy holders for elective surgery procedures, in each category?
- c. How many claims were made for elective surgery procedures, in each category? [Insert written question as provided by the committee]

Answer:

Private health insurers do not hold claim data by surgical urgency category. Urgency category data is not required for the payment of private health insurance claims. In addition, historically private hospitals have not been required to utilise such a system.

We understand State and Territory governments have provided advice to private hospitals on managing elective surgery restrictions with in line with National Cabinet recommendations in an attempt to mirror surgical urgency categories, however, this data is not shared with health funds nor is it required for the purposes of paying hospital claims.

As a result, we are only able to provide data on the aggregate value and number of claims paid for the period requested. The data has been prepared on a date of service basis – this may not reflect all claims covered for the period due to delays in hospital billing cycles and payment timeframes. This data reflects *hospital admission costs only* and does not include medical costs that may be associated to each hospital episode.

For the period 1 January 2019 to 30 June 2020, benefits payable under our Overseas Visitor Covers and Private Health Insurance Covers are as follows:

YOS	MOS	Overseas		PHI		Total	
		Episodes	Benefit	Episodes	Benefit	Episodes	Benefit
2019	1	46	347,220	11,282	33,241,284	11,328	33,588,504
2019	2	32	128,554	12,254	34,863,909	12,286	34,992,463
2019	3	34	241,958	12,718	36,554,439	12,752	36,796,397
2019	4	23	63,284	11,807	32,230,691	11,830	32,293,975
2019	5	37	209,142	13,705	38,690,694	13,742	38,899,837
2019	6	38	224,472	12,018	34,373,048	12,056	34,597,520
2019	7	40	151,103	13,319	37,601,868	13,359	37,752,971
2019	8	51	221,967	13,405	37,780,186	13,456	38,002,153
2019	9	47	141,867	12,289	34,948,331	12,336	35,090,198
2019	10	46	199,463	13,403	38,136,441	13,449	38,335,904

2019	11	30	84,301	12,909	36,524,685	12,939	36,608,986
2019	12	42	233,297	11,351	31,818,863	11,393	32,052,160
2020	1	41	197,837	10,455	29,382,160	10,496	29,579,997
2020	2	59	207,240	11,872	33,422,793	11,931	33,630,034
2020	3	48	220,636	11,359	32,916,804	11,407	33,137,440
2020	4	41	223,919	6,735	17,976,161	6,776	18,200,080
2020	5	49	189,957	8,664	24,478,148	8,713	24,668,105
2020	6	44	161,069	10,006	28,440,689	10,050	28,601,758
748			3,447,287	209,551	593,381,195	210,299	596,828,482