

## MEDIA RELEASE

# AMA Private Health Insurance Report Card 2016 points to HCF being best in class

*Sydney, 18 March 2016 –*

Unfortunately HCF was not contacted by the AMA when the above report card was being produced so does not feature. If included HCF would have been recognised 'best in class' as the attached table shows with:

- 18 out of 22 (82%) common procedures researched by the AMA would have been shaded blue for having a high level of benefits,
- as importantly, zero out of 22 would have been shaded red for having a low level of benefits.

These results confirm the findings for medical services with no gap reported by the Private Health Insurance Ombudsman in the annual State of the Health Fund Report. In the 2014 report<sup>1</sup>, the latest available, HCF had the highest percentage of medical services with no gap in every single State and Territory:

TABLE 4A—Medical services with no gap Fund or Gap scheme	% of Services with No Gap							
	ACT	NSW	VIC	QLD	SA	WA	TAS	NT
BUPA	76.2%	84.0%	89.8%	85.5%	92.4%	81.1%	91.1%	78.6%
CDH	50.0%	89.8%	75.7%	67.2%	62.6%	50.0%	37.0%	N/A
GMHBA	45.7%	69.2%	85.8%	70.8%	62.5%	62.7%	71.9%	47.3%
HBF	78.2%	60.2%	64.9%	64.3%	68.7%	83.8%	73.1%	73.2%
<b>HCF</b>	<b>85.5%</b>	<b>94.4%</b>	<b>98.0%</b>	<b>96.5%</b>	<b>99.7%</b>	<b>95.7%</b>	<b>99.1%</b>	<b>95.3%</b>
Latrobe	50.4%	74.5%	87.3%	77.8%	76.4%	53.0%	77.9%	72.6%
MDHF	53.2%	80.1%	82.5%	57.0%	70.9%	56.7%	85.4%	65.3%
Medibank	80.5%	90.4%	95.0%	92.3%	94.2%	82.7%	96.0%	84.5%
NIB	58.6%	84.7%	81.0%	76.0%	86.0%	70.8%	84.1%	75.1%
St Lukes	53.5%	80.5%	82.2%	69.9%	81.3%	75.6%	90.6%	8.3%
Access Gap participants	77.9%	91.4%	94.9%	90.8%	95.1%	84.8%	91.8%	84.8%
Total / Industry outcome	78.0%	89.1%	92.6%	89.2%	93.5%	83.4%	92.6%	82.1%

<sup>1</sup> <http://www.ombudsman.gov.au/publications/state-of-the-health-funds-report - page 16>

We look forward to working with the AMA in producing the 2017 report. More importantly we look forward to working with the AMA to address the challenge of out-of-pocket costs, in particular embracing the need for transparent information. As the AMA quite rightly points out different insurers pay different benefit amounts for the same medical service. But so too do different doctors charge different amounts for the same medical service. To use the example in the Report Card (page 2), for an uncomplicated delivery of a baby, one doctor charged \$3,600 while another charged the MBS rate of \$694 – a difference of more than 500 per cent.

## **Going to hospital ?**

Do you need to go to hospital ? Here you will find practical information about what to expect during your stay, how to prepare, how much it may cost you and what happens after you are discharged.

<http://healthtopics.hcf.com.au/>

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### **About HCF**

HCF is Australia's largest non - profit health insurer, currently covering more than 1.5 million Australians. To learn more about HCF go to <http://www.hcf.com.au/about-us>

MBS Item No.	MBS Description	MBS Fee	HCF	HBF	St Lukes	AHSA	BUPA	ahm	nib	MDHF	GMHBA
			No Gap				NSW	NSW			
42702	Cataract Surgery	\$760.55	\$1,293.10	\$1,242.25	\$1,163.30	\$1,239.70	\$1,184.20	\$1,126.25	\$1,144.90	\$912.80	\$912.80
32500	Varicose Veins	\$109.80	\$159.20	\$149.95	\$169.05	\$164.80	\$164.45	\$160.70	\$148.35	\$131.80	\$131.80
41789	Tonsils or Tonsils and Adenoids	\$295.70	\$561.85	\$522.05	\$493.85	\$513.90	\$481.30	\$472.35	\$442.65	\$354.85	\$354.85
49318	Hip Replacement	\$1,317.80	\$2,503.80	\$2,146.75	\$2,318.15	\$2,214.50	\$2,094.35	\$2,000.75	\$2,013.85	\$1,581.40	\$1,581.40
49518	Knee Replacement	\$2,047.60	\$2,503.80	\$2,146.75	\$2,318.15	\$2,563.40	\$2,094.35	\$2,000.75	\$2,013.85	\$1,581.40	\$1,581.40
38500	Coronary Artery Bypass	\$2,200.00	\$3,432.00	\$3,665.20	\$3,404.40	\$3,783.30	\$3,294.85	\$3,265.15	\$3,064.80	\$2,640.00	\$2,640.00
39709	Craniotomy	\$1,586.75	\$2,522.95	\$2,631.75	\$2,443.70	\$2,420.80	\$2,602.05	\$2,322.10	\$2,393.60	\$1,904.10	\$1,904.10
30445	Cholecystectomy	\$739.35	\$1,072.05	\$1,019.80	\$1,045.10	\$1,091.90	\$1,054.85	\$1,012.45	\$993.60	\$887.25	\$887.25
32090	Colonoscopy	\$334.35	\$458.05	\$456.45	\$461.95	\$435.00	\$470.25	\$442.50	\$429.80	\$401.22	\$401.22
16522	Complicated delivery (of baby)	\$1,629.35	\$2,118.15	\$2,649.15	\$2,307.90	\$1,855.90	\$2,406.65	\$2,198.50	\$2,280.10	\$1,955.20	\$1,955.25
16519	Uncomplicated delivery (of baby)	\$693.95	\$1,908.35	\$2,150.35	\$1,979.05	\$1,484.50	\$2,057.05	\$1,886.95	\$1,550.60	\$832.74	\$832.74
39331	Carpal Tunnel Release	\$276.80	\$440.10	\$459.05	\$426.80	\$440.20	\$453.75	\$404.90	\$417.55	\$332.20	\$332.20
30572	Appendicectomy	\$445.40	\$645.85	\$614.45	\$629.45	\$632.10	\$635.45	\$609.95	\$597.45	\$534.50	\$534.40
30609	Femoral or Inguinal Hernia	\$464.50	\$673.50	\$640.60	\$657.50	\$909.70	\$662.70	\$636.05	\$623.05	\$557.40	\$557.40
32139	Haemorrhoidectomy	\$367.75	\$503.80	\$502.25	\$524.65	\$602.90	\$517.20	\$503.80	\$472.75	\$441.30	\$441.30
37623	Vasectomy	\$229.85	\$360.85	\$317.20	\$365.95	\$343.80	\$353.15	\$348.95	\$349.30	\$275.85	\$275.85
35657	Vaginal Hysterectomy	\$674.70	\$1,059.30	\$1,252.85	\$1,024.65	\$1,066.20	\$1,076.80	\$986.20	\$1,012.05	\$809.65	\$809.65
31255	Basil Cell Carcinoma or Squamous Cell Carcinoma	\$221.35	\$320.95	\$335.85	\$311.85	\$366.10	\$315.80	\$303.15	\$296.90	\$265.65	\$265.65
13918	Cytotoxic Chemotherapy	\$97.95	\$124.40	\$127.55	\$119.60	\$107.80	\$118.05	\$115.30	\$111.00	\$117.55	\$117.55
12203	Overnight Investigation of Sleep Apnoea	\$588.00	\$758.50	\$747.65	\$707.85	\$682.20	\$703.45	\$694.25	\$709.40	\$705.60	\$705.60
31500	Breast, benign lesion surgical biopsy of excision	\$260.05	\$377.05	\$355.20	\$367.25	\$356.40	\$380.55	\$355.30	\$348.80	\$312.10	\$312.10
38306	Stent for Coronary Artery	\$762.35	\$1,067.30	\$1,157.25	\$1,138.10	\$1,259.10	\$1,097.85	\$1,111.65	\$1,020.40	\$914.85	\$914.85

Legend:   Highest benefit   Second highest   Third highest   Lowest benefit   Next lowest