



**Australian Government**

**Private Health Insurance Ombudsman**

## **MEDIA RELEASE**

9 November 2011

### **UNDERSTANDING PRIVATE HEALTH INSURANCE JUST GOT EASIER**

Understanding private health insurance just got easier with today's launch of the latest updates to Australia's leading independent source of information about private health insurance – the Privatehealth.gov.au website.

The new updates take the form of three online tutorials covering the key consumer topics of:

- An Introduction to the Privatehealth.gov.au website;
- Your Health Choices; and
- How to Compare Policies.

and can all be found at <http://www.privatehealth.gov.au/footer/videos.htm>

Australia's Private Health Insurance Ombudsman Samantha Gavel said the new online tutorials were part of her office's ongoing consumer awareness campaign and built on the launch of the new consumer website in November last year, with the site attracting more than 311,572 unique visitors in 2010/11, a 17% increase on the 264,692 visits in 2009/10.

"When it comes to your health it's critical to have all the facts so consumers can choose a policy that best suits their needs. The new online tutorials have been specifically designed to demystify what can often be a very confusing area for consumers who unfortunately all too often do not think about private health insurance until they get sick."

Based on recent data, Ms Gavel also predicted a continued increase in consumers' uptake of her office's online enquiry and complaint facilities.

"In 2010/11, we received 64% of complaints by phone; 32% were lodged via the internet; 3% by letter and less than 1% by fax, visit or MP referral. This compares with figures for 2009/10: 69% by telephone; 25% by internet; 5% by letter and 1% by other means. So internet complaints are increasing every year. Ten years ago, less than 3% of complaints were made to PHIO via the internet; five years ago, that figure had increased to 8% – that's a 29% per cent increase in 10 years."

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Suite 2, Level 22, 580 George St, Sydney NSW 2000

**Complaints Hotline 1800 640 695**

**Phone:** 02 8235 8777 **Fax** 02 8235 8778 **Email** [info@phio.org.au](mailto:info@phio.org.au) **Web** [www.phio.org.au](http://www.phio.org.au)

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Ms Gavel said it was important that new technologies were embraced to ensure Australians had access the best possible information so they could make the best possible decisions on private health insurance for themselves and their families.

“Consumers regularly report in consumer surveys that they find health insurance confusing.<sup>1</sup> This is in no small part due to the extremely wide range of policies available for them to choose from, with over 20,000 policies available across all the States and Territories.<sup>2</sup> These new online tutorials will help consumers choose the best policy for them and their families.”

Ms Gavel said consumers could also be assured the Privatehealth.gov.au website was delivering the best possible information on private health insurance as it is administered by her office as an independent source of information on every aspect of private health insurance with all funds operating in Australia required by law to provide up-to-date information on their policies.

“In addition to the new on-line tutorials, the Agreement Hospitals Locator on the site has been revamped with a more user-friendly map based interface that allows consumers to check which hospitals in their local area have agreements with their health fund. The health fund information pages have also been updated and improved to help consumers find out performance and other information about their health fund.”

Some of the other tools contained on the Privatehealth.gov.au website to help consumers get the most out of their health insurance include:

- a ‘Compare policies’ feature which allows consumers to compare policies from any health fund in Australia;
- a Lifetime Health Cover Calculator to find out if you need to pay a loading;
- consumers can check which private hospitals in their area have agreements with their health fund, allowing them to maximise their benefits and minimise their potential expenses; and
- consumers can compare the average costs of dental work in their state with their fund’s dental benefits.

Consumers requiring additional information on private health insurance can enter their question into the search bar at the top of the Privatehealth.gov.au website home page, complete the ‘Ask a question’ form found on the website, or call the Private Health Insurance Ombudsman on 1300 737 299.

Consumer information brochures/posters on the Privatehealth.gov.au website will also be available at medical service providers across Australia from the end of November.

**ENDS**

**Further information:** Mobile - 0408 737 450

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<sup>1</sup>See for example the “*Health Care & Insurance Australia 2009*”, Report by Ipsos Australia. This report is copyright and available to subscribers only.

<sup>2</sup>There are currently 19,202 health insurance policies listed on PHIO’s consumer website as open policies, meaning they are available for purchase, out of a total of 29,171 policies listed on the site. The remaining 9,969 policies listed on the site are closed policies, which are not available for purchase.