



# Statistics

## **Private Health Insurance Membership and Coverage**

September 2015 (issued 17 November 2015)

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## Forthcoming issues

This publication will be released according to the timetable published on the APRA website.

## Revisions

Significant revisions to this publication, if any, are identified and quantified in the 'Notes on Statistics' section.

This publication will include revisions to previously published statistics if better source data becomes available or if compilation errors are uncovered.

APRA regularly analyses past revisions to identify potential improvements to the source data and statistical compilation techniques, in order to minimise the frequency and scale of any future revisions.

## Notation

Details on tables may not add up to totals due to rounding of figures.

## Enquiries

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**Coverage of Hospital Treatment Tables  
Offered by Health Benefits Funds by State  
Insured Persons and Percentage of Population**

Year ended 30 June			NSW & ACT (a)	VIC	QLD	SA	WA	Tas.	ACT	NT (a)	Aust.
Jun	2009	Coverage ('000)	3,405	2,333	1,867	724	1,122	217	-	77	9,745
		% Population	46.0%	43.4%	43.1%	45.0%	50.1%	43.0%	-	34.3%	44.9%
Jun	2010	Coverage ('000)	3,277	2,385	1,914	735	1,164	220	198	81	9,974
		% Population	45.9%	43.7%	43.5%	45.2%	50.8%	43.2%	54.7%	35.1%	45.3%
Jun	2011	Coverage ('000)	3,361	2,446	1,973	745	1,220	222	205	84	10,256
		% Population	46.6%	44.2%	44.1%	45.4%	51.8%	43.5%	55.7%	36.3%	45.9%
Jun	2012	Coverage ('000)	3,454	2,514	2,048	758	1,286	227	212	88	10,588
		% Population	47.3%	44.6%	44.8%	45.8%	52.8%	44.3%	56.6%	37.5%	46.6%
Jun	2013	Coverage ('000)	3,523	2,566	2,106	767	1,347	230	218	92	10,850
		% Population	47.6%	44.8%	45.3%	45.9%	53.5%	44.8%	57.3%	38.0%	46.9%
Jun	2014	Coverage ('000)	3,599	2,625	2,148	776	1,393	232	223	95	11,091
		% Population	47.9%	45.0%	45.5%	46.1%	54.4%	45.0%	58.0%	39.0%	47.3%
Jun	2015	Coverage ('000)	3,666	2,672	2,164	785	1,431	233	227	98	11,276
		% Population	R 48.1%	45.0%	45.2%	46.2%	55.1%	45.1%	58.2%	40.0%	47.4%
Quarter ended			NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Aust.
Sep	2014	Coverage ('000)	3,618	2,637	2,159	780	1,406	232	224	96	11,152
		% Population	R 48.0%	45.0%	45.6%	46.2%	54.7%	45.1%	58.0%	39.2%	47.3%
Dec	2014	Coverage ('000)	3,629	2,645	2,159	781	1,413	233	225	96	11,181
		% Population	R 48.0%	44.9%	45.4%	46.2%	54.8%	45.2%	58.1%	39.6%	47.3%
Mar	2015	Coverage ('000)	3,648	2,660	2,162	783	1,420	233	226	97	11,229
		% Population	R 48.0%	45.0%	45.4%	46.2%	54.9%	45.1%	58.1%	39.6%	47.4%
Jun	2015	Coverage ('000)	3,666	2,672	2,164	785	1,431	233	227	98	11,276
		% Population	PR 48.1%	45.0%	45.2%	46.2%	55.1%	45.1%	58.2%	40.0%	47.4%
Sep	2015	Coverage ('000)	3,677	2,678	2,165	786	1,436	233	228	99	11,302
		% Population	P 48.1%	44.9%	45.1%	46.2%	55.1%	45.1%	58.2%	40.4%	47.3%

R = Revision  
P = Preliminary

**Policies of Hospital Treatment Tables  
Offered by Health Benefits Funds by State**

Year ended 30 June		Policies '000	NSW & ACT (a)	Vic.	Qld	SA	WA	Tas.	ACT	NT	Aust.
Jun	2009	Single	784	598	400	174	240	52	-	16	2,264
		Family	853	556	479	184	292	55	-	19	2,438
		<b>Total</b>	<b>1,637</b>	<b>1,155</b>	<b>879</b>	<b>358</b>	<b>533</b>	<b>107</b>	<b>-</b>	<b>35</b>	<b>4,703</b>
Jun	2010	Single	754	611	411	176	252	53	49	17	2,322
		Family	823	571	492	187	302	56	48	20	2,500
		<b>Total</b>	<b>1,577</b>	<b>1,182</b>	<b>903</b>	<b>363</b>	<b>554</b>	<b>109</b>	<b>97</b>	<b>37</b>	<b>4,822</b>
Jun	2011	Single	777	626	425	179	266	54	51	18	2,394
		Family	844	588	507	190	316	57	50	21	2,573
		<b>Total</b>	<b>1,620</b>	<b>1,214</b>	<b>932</b>	<b>369</b>	<b>582</b>	<b>110</b>	<b>100</b>	<b>39</b>	<b>4,967</b>
Jun	2012	Single	798	641	440	181	284	55	52	19	2,469
		Family	868	607	527	194	332	58	52	22	2,661
		<b>Total</b>	<b>1,666</b>	<b>1,248</b>	<b>967</b>	<b>375</b>	<b>616</b>	<b>113</b>	<b>104</b>	<b>41</b>	<b>5,130</b>
Jun	2013	Single	815	652	451	183	301	55	53	20	2,530
		Family	885	622	543	198	346	60	53	23	2,729
		<b>Total</b>	<b>1,700</b>	<b>1,275</b>	<b>994</b>	<b>380</b>	<b>647</b>	<b>115</b>	<b>107</b>	<b>43</b>	<b>5,259</b>
Jun	2014	Single	834	666	460	184	312	56	54	20	2,586
		Family	904	639	554	201	357	60	55	24	2,793
		<b>Total</b>	<b>1,738</b>	<b>1,305</b>	<b>1,014</b>	<b>385</b>	<b>669</b>	<b>116</b>	<b>109</b>	<b>44</b>	<b>5,380</b>
Jun	2015	Single	853	679	465	187	322	56	54	21	2,638
		Family	921	653	559	204	366	61	56	24	2,843
		<b>Total</b>	<b>1,774</b>	<b>1,332</b>	<b>1,024</b>	<b>390</b>	<b>688</b>	<b>117</b>	<b>111</b>	<b>46</b>	<b>5,481</b>
Quarter ended		Policies '000	NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Aust.
Sep	2014	Single	838	669	462	185	314	56	54	21	2,598
		Family	908	642	557	202	360	61	55	24	2,808
		<b>Total</b>	<b>1,746</b>	<b>1,311</b>	<b>1,019</b>	<b>387</b>	<b>674</b>	<b>116</b>	<b>109</b>	<b>45</b>	<b>5,406</b>
Dec	2014	Single	840	670	462	185	315	56	54	21	2,602
		Family	911	644	557	202	362	61	55	24	2,816
		<b>Total</b>	<b>1,751</b>	<b>1,314</b>	<b>1,019</b>	<b>388</b>	<b>676</b>	<b>117</b>	<b>109</b>	<b>45</b>	<b>5,419</b>
Mar	2015	Single	846	674	462	186	316	56	54	21	2,616
		Family	917	649	559	203	363	61	56	24	2,832
		<b>Total</b>	<b>1,763</b>	<b>1,323</b>	<b>1,021</b>	<b>389</b>	<b>679</b>	<b>117</b>	<b>110</b>	<b>45</b>	<b>5,447</b>
Jun	2015	Single	853	679	465	187	322	56	54	21	2,638
		Family	921	653	559	204	366	61	56	24	2,843
		<b>Total</b>	<b>1,774</b>	<b>1,332</b>	<b>1,024</b>	<b>390</b>	<b>688</b>	<b>117</b>	<b>111</b>	<b>46</b>	<b>5,481</b>
Sep	2015	Single	855	680	466	187	323	56	54	22	2,643
		Family	923	654	559	204	366	61	56	25	2,849
		<b>Total</b>	<b>1,778</b>	<b>1,334</b>	<b>1,025</b>	<b>391</b>	<b>689</b>	<b>117</b>	<b>111</b>	<b>46</b>	<b>5,492</b>

**Coverage of General Treatment Tables  
Offered by Health Benefits Funds by State  
Insured Persons and Percentage of Population**

Year ended 30 June			NSW & ACT (a)	Vic.	Qld	SA	WA	Tas.	ACT	NT	Aust.
Jun	2009	Coverage ('000)	4,011	2,567	2,016	892	1,390	241	-	83	11,199
		% Population	54.1%	47.8%	46.6%	55.4%	62.0%	47.7%	-	36.6%	51.6%
Jun	2010	Coverage ('000)	3,880	2,650	2,083	916	1,447	249	229	86	11,542
		% Population	54.3%	48.5%	47.3%	56.3%	63.2%	49.0%	63.4%	37.5%	52.4%
Jun	2011	Coverage ('000)	3,975	2,727	2,154	934	1,519	253	236	89	11,888
		% Population	55.1%	49.2%	48.1%	56.9%	64.5%	49.5%	64.2%	38.6%	53.2%
Jun	2012	Coverage ('000)	4,090	2,815	2,249	955	1,604	258	246	94	12,310
		% Population	56.0%	50.0%	49.2%	57.6%	65.8%	50.4%	65.5%	40.0%	54.2%
Jun	2013	Coverage ('000)	4,189	2,892	2,325	972	1,677	261	253	99	12,669
		% Population	56.6%	50.4%	50.0%	58.2%	66.7%	51.0%	66.5%	40.7%	54.8%
Jun	2014	Coverage ('000)	4,291	2,971	2,380	989	1,729	264	260	102	12,987
		% Population	57.1%	50.9%	50.4%	58.7%	67.5%	51.4%	67.5%	41.8%	55.3%
Jun	2015	Coverage ('000)	4,389	3,051	2,419	1,006	1,775	266	266	105	13,277
		% Population	R 57.6%	51.4%	50.6%	59.2%	68.3%	51.6%	68.1%	43.0%	55.8%
Quarter ended			NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Aust.
Sep	2014	Coverage ('000)	4,317	2,988	2,394	994	1,744	265	261	103	13,066
		% Population	R 57.2%	50.9%	50.5%	58.8%	67.9%	51.5%	67.6%	42.1%	55.5%
Dec	2014	Coverage ('000)	4,334	3,004	2,398	997	1,753	266	263	104	13,118
		% Population	R 57.3%	51.0%	50.5%	58.9%	68.0%	51.5%	67.8%	42.5%	55.5%
Mar	2015	Coverage ('000)	4,363	3,030	2,411	1,002	1,764	266	265	104	13,206
		% Population	R 57.4%	51.2%	50.6%	59.1%	68.2%	51.6%	67.9%	42.6%	55.7%
Jun	2015	Coverage ('000)	4,389	3,051	2,419	1,006	1,775	266	266	105	13,277
		% Population	PR 57.6%	51.4%	50.6%	59.2%	68.3%	51.6%	68.1%	43.0%	55.8%
Sep	2015	Coverage ('000)	4,407	3,062	2,424	1,009	1,782	267	268	106	13,326
		% Population	P 57.6%	51.3%	50.5%	59.3%	68.4%	51.7%	68.2%	43.5%	55.8%

R = Revision  
P = Preliminary

**Policies of General Treatment Tables  
Offered by Health Benefits Funds by State**

Year ended 30 June		Policies ('000)	NSW & ACT (a)	Vic.	Qld	SA	WA	Tas.	ACT	NT	Aust.
Jun	2009	Single	898	648	438	212	302	58	-	17	2,573
		Family	1,001	611	511	225	358	60	-	21	2,787
		<b>Total</b>	<b>1,899</b>	<b>1,259</b>	<b>949</b>	<b>436</b>	<b>661</b>	<b>118</b>	<b>-</b>	<b>38</b>	<b>5,360</b>
Jun	2010	Single	868	667	453	218	320	61	56	18	2,661
		Family	972	634	530	231	371	63	56	22	2,878
		<b>Total</b>	<b>1,839</b>	<b>1,301</b>	<b>983</b>	<b>449</b>	<b>691</b>	<b>123</b>	<b>112</b>	<b>40</b>	<b>5,539</b>
Jun	2011	Single	894	687	470	222	342	62	58	19	2,754
		Family	996	655	548	236	388	64	58	22	2,966
		<b>Total</b>	<b>1,889</b>	<b>1,342</b>	<b>1,018</b>	<b>458</b>	<b>730</b>	<b>126</b>	<b>115</b>	<b>41</b>	<b>5,720</b>
Jun	2012	Single	921	709	490	227	366	63	60	20	2,855
		Family	1,025	678	573	242	407	66	60	24	3,074
		<b>Total</b>	<b>1,946</b>	<b>1,386</b>	<b>1,063</b>	<b>469</b>	<b>773</b>	<b>129</b>	<b>120</b>	<b>44</b>	<b>5,930</b>
Jun	2013	Single	947	728	506	230	388	64	62	21	2,947
		Family	1,049	698	592	248	423	67	62	25	3,164
		<b>Total</b>	<b>1,997</b>	<b>1,426</b>	<b>1,099</b>	<b>478</b>	<b>812</b>	<b>130</b>	<b>124</b>	<b>46</b>	<b>6,112</b>
Jun	2014	Single	975	749	519	235	402	64	63	22	3,029
		Family	1,075	719	607	252	436	68	64	25	3,246
		<b>Total</b>	<b>2,050</b>	<b>1,468</b>	<b>1,126</b>	<b>487</b>	<b>838</b>	<b>132</b>	<b>127</b>	<b>48</b>	<b>6,275</b>
Jun	2015	Single	1,006	773	532	240	416	65	64	24	3,121
		Family	1,098	740	617	257	446	69	65	26	3,318
		<b>Total</b>	<b>2,105</b>	<b>1,513</b>	<b>1,149</b>	<b>497</b>	<b>862</b>	<b>134</b>	<b>129</b>	<b>50</b>	<b>6,439</b>
Quarter ended		Policies ('000)	NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Aust.
Sep	2014	Single	981	752	523	236	405	65	63	23	3,047
		Family	1,080	723	610	254	439	68	64	26	3,264
		<b>Total</b>	<b>2,061</b>	<b>1,476</b>	<b>1,133</b>	<b>489</b>	<b>844</b>	<b>133</b>	<b>127</b>	<b>48</b>	<b>6,311</b>
Dec	2014	Single	986	757	524	237	406	65	63	23	3,060
		Family	1,085	727	611	255	441	68	65	26	3,278
		<b>Total</b>	<b>2,070</b>	<b>1,485</b>	<b>1,135</b>	<b>491</b>	<b>847</b>	<b>133</b>	<b>128</b>	<b>49</b>	<b>6,338</b>
Mar	2015	Single	996	765	527	238	408	65	64	23	3,088
		Family	1,093	735	615	256	443	68	65	26	3,302
		<b>Total</b>	<b>2,089</b>	<b>1,500</b>	<b>1,143</b>	<b>495</b>	<b>852</b>	<b>134</b>	<b>129</b>	<b>49</b>	<b>6,389</b>
Jun	2015	Single	1,006	773	532	240	416	65	64	24	3,121
		Family	1,098	740	617	257	446	69	65	26	3,318
		<b>Total</b>	<b>2,105</b>	<b>1,513</b>	<b>1,149</b>	<b>497</b>	<b>862</b>	<b>134</b>	<b>129</b>	<b>50</b>	<b>6,439</b>
Sep	2015	Single	1,011	776	534	241	417	66	64	24	3,134
		Family	1,102	743	618	258	447	69	66	26	3,329
		<b>Total</b>	<b>2,114</b>	<b>1,519</b>	<b>1,152</b>	<b>499</b>	<b>864</b>	<b>135</b>	<b>130</b>	<b>50</b>	<b>6,463</b>

**Coverage of Hospital Treatment Tables  
Offered by Health Benefits Funds  
Insured Persons by Gender and Age Cohort**

Age Group	Sep 2012			Sep 2013			Sep 2014			Sep 2015		
	Female	Male	Total	Female	Male	Total	Female	Male	Total	Female	Male	Total
0-4	304,010	322,112	626,122	307,841	327,681	635,522	311,072	330,945	642,017	310,132	330,847	640,979
5-9	315,175	333,694	648,869	328,505	347,560	676,065	339,724	359,965	699,689	348,418	368,468	716,886
10-14	306,411	324,463	630,874	312,345	330,638	642,983	318,449	337,265	655,714	324,336	343,172	667,508
15-19	318,904	335,009	653,913	321,111	337,498	658,609	323,537	339,670	663,207	322,929	339,345	662,274
20-24	283,128	274,580	557,708	290,026	282,089	572,115	291,627	284,847	576,474	288,638	281,586	570,224
25-29	295,676	250,611	546,287	299,154	254,522	553,676	300,168	254,784	554,952	296,320	251,912	548,232
30-34	385,554	343,977	729,531	403,148	358,519	761,667	418,425	373,387	791,812	430,855	381,481	812,336
35-39	392,658	361,440	754,098	397,170	367,240	764,410	403,899	373,577	777,476	411,645	380,805	792,450
40-44	421,561	386,234	807,795	430,382	395,123	825,505	434,334	400,810	835,144	432,579	400,780	833,359
45-49	403,389	374,608	777,997	404,066	375,192	779,258	410,222	380,100	790,322	417,207	386,353	803,560
50-54	425,409	395,948	821,357	430,511	400,810	831,321	431,317	402,046	833,363	427,665	397,409	825,074
55-59	402,891	373,724	776,615	408,805	378,613	787,418	415,540	384,684	800,224	419,096	388,311	807,407
60-64	369,642	349,227	718,869	376,716	352,362	729,078	382,316	355,457	737,773	387,110	357,473	744,583
65-69	296,530	284,355	580,885	316,826	301,125	617,951	331,948	311,640	643,588	346,167	323,448	669,615
70-74	202,420	193,302	395,722	213,045	203,399	416,444	226,959	216,569	443,528	242,063	227,337	469,400
75-79	147,487	131,195	278,682	154,504	138,296	292,800	162,937	146,442	309,379	170,664	155,375	326,039
80-84	114,249	93,392	207,641	116,139	94,853	210,992	118,115	96,567	214,682	119,342	98,160	217,502
85-89	68,847	41,640	110,487	72,175	48,289	120,464	75,332	53,955	129,287	78,673	58,449	137,122
90-94	27,615	9,873	37,488	29,289	10,721	40,010	31,202	12,111	43,313	32,780	13,952	46,732
95+	7,994	2,022	10,016	8,154	2,081	10,235	8,151	2,148	10,299	8,470	2,353	10,823
<b>Total</b>	<b>5,489,550</b>	<b>5,181,406</b>	<b>10,670,956</b>	<b>5,619,912</b>	<b>5,306,611</b>	<b>10,926,523</b>	<b>5,735,274</b>	<b>5,416,969</b>	<b>11,152,243</b>	<b>5,815,089</b>	<b>5,487,016</b>	<b>11,302,105</b>

**Coverage of General Treatment Tables excluding Hospital-Substitute, CDMP and Hospital-linked Ambulance Treatment (Ancillary)  
Offered by Health Benefits Funds  
Insured Persons by Gender and Age Cohort**

Age Group	Sep 2012			Sep 2013			Sep 2014			Sep 2015		
	Female	Male	Total	Female	Male	Total	Female	Male	Total	Female	Male	Total
0-4	324,685	343,900	668,585	331,344	352,285	683,629	334,922	355,874	690,796	333,872	356,048	689,920
5-9	353,958	374,593	728,551	371,289	393,229	764,518	383,965	406,980	790,945	393,608	416,262	809,870
10-14	354,038	374,682	728,720	363,633	384,086	747,719	371,013	392,208	763,221	377,959	399,512	777,471
15-19	366,333	384,380	750,713	372,504	391,008	763,512	377,361	395,939	773,300	378,915	397,858	776,773
20-24	326,177	308,999	635,176	338,411	319,938	658,349	342,805	325,163	667,968	342,469	324,205	666,674
25-29	350,896	293,583	644,479	360,373	301,591	661,964	365,803	304,328	670,131	366,924	305,470	672,394
30-34	421,227	373,890	795,117	443,990	392,220	836,210	461,310	407,879	869,189	475,680	417,333	893,013
35-39	430,367	389,501	819,868	438,277	398,526	836,803	446,214	405,784	851,998	454,816	413,750	868,566
40-44	464,273	418,595	882,868	478,369	431,853	910,222	484,797	439,224	924,021	484,274	440,459	924,733
45-49	441,099	404,177	845,276	445,688	407,845	853,533	455,088	415,230	870,318	465,715	423,788	889,503
50-54	454,522	419,048	873,570	465,230	428,826	894,056	470,634	433,562	904,196	470,669	431,579	902,248
55-59	417,324	384,681	802,005	428,814	393,751	822,565	439,945	403,037	842,982	447,623	409,951	857,574
60-64	365,980	346,105	712,085	377,998	353,370	731,368	387,962	359,735	747,697	397,417	364,870	762,287
65-69	274,885	266,212	541,097	298,190	285,436	583,626	316,573	298,646	615,219	334,021	312,484	646,505
70-74	175,464	170,534	345,998	188,180	181,955	370,135	203,592	195,788	399,380	219,763	207,496	427,259
75-79	118,512	108,357	226,869	126,796	116,449	243,245	136,118	125,116	261,234	144,805	134,398	279,203
80-84	84,907	70,440	155,347	87,695	73,020	160,715	90,550	75,763	166,313	93,095	78,317	171,412
85-89	48,458	29,624	78,082	51,481	34,706	86,187	54,503	39,172	93,675	57,490	43,028	100,518
90-94	18,535	6,799	25,334	20,064	7,447	27,511	21,605	8,480	30,085	23,006	9,853	32,859
95+	5,006	1,288	6,294	5,146	1,337	6,483	5,210	1,414	6,624	5,559	1,589	7,148
<b>Total</b>	<b>5,796,646</b>	<b>5,469,388</b>	<b>11,266,034</b>	<b>5,993,472</b>	<b>5,648,878</b>	<b>11,642,350</b>	<b>6,149,970</b>	<b>5,789,322</b>	<b>11,939,292</b>	<b>6,267,680</b>	<b>5,888,250</b>	<b>12,155,930</b>



**Coverage of General Treatment Tables  
Offered by Health Benefits Funds by State, excluding General Treatment Ambulance Only  
Insured Persons and Percentage of Population**

Year ended 30 June			NSW & ACT (a)	Vic.	Qld	SA	WA	Tas.	ACT	NT	Aust.
Jun	2009	Coverage ('000)	3,586	2,020	1,838	832	1,351	228	-	78	9,933
		% Population	48.4%	37.6%	42.5%	51.7%	60.3%	45.2%	-	34.3%	45.8%
Jun	2010	Coverage ('000)	3,489	2,120	1,908	853	1,408	232	199	81	10,290
		% Population	48.8%	38.8%	43.3%	52.4%	61.4%	45.6%	55.1%	35.3%	46.7%
Jun	2011	Coverage ('000)	3,592	2,218	1,983	872	1,480	236	207	85	10,673
		% Population	49.8%	40.0%	44.3%	53.2%	62.9%	46.1%	56.4%	36.6%	47.8%
Jun	2012	Coverage ('000)	3,719	2,352	2,081	895	1,566	240	217	89	11,160
		% Population	50.9%	41.8%	45.6%	54.1%	64.3%	46.9%	57.8%	38.0%	49.1%
Jun	2013	Coverage ('000)	3,824	2,441	2,158	915	1,636	244	225	94	11,538
		% Population	51.6%	42.6%	46.4%	54.8%	65.1%	47.5%	59.0%	38.7%	49.9%
Jun	2014	Coverage ('000)	3,928	2,527	2,213	932	1,686	247	232	97	11,862
		% Population	52.3%	43.3%	46.9%	55.3%	65.8%	48.0%	60.1%	39.7%	50.5%
Jun	2015	Coverage ('000)	4,015	2,595	2,242	949	1,727	249	237	100	12,113
		% Population	52.7%	43.7%	46.9%	55.8%	66.5%	48.2%	60.6%	40.8%	50.9%
Quarter ended			NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Aust.
Sep	2014	Coverage ('000)	3,952	2,545	2,226	937	1,701	248	233	98	11,939
		% Population	52.4%	43.4%	47.0%	55.5%	66.2%	48.1%	60.2%	40.0%	50.7%
Dec	2014	Coverage ('000)	3,970	2,559	2,229	941	1,709	248	234	99	11,988
		% Population	52.5%	43.5%	46.9%	55.6%	66.3%	48.2%	60.3%	40.4%	50.8%
Mar	2015	Coverage ('000)	3,995	2,579	2,239	945	1,718	249	236	99	12,060
		% Population	52.6%	43.6%	47.0%	55.7%	66.4%	48.2%	60.4%	40.5%	50.9%
Jun	2015	Coverage ('000)	4,015	2,595	2,242	949	1,727	249	237	100	12,113
		% Population PR	52.7%	43.7%	46.9%	55.8%	66.5%	48.2%	60.6%	40.8%	50.9%
Sep	2015	Coverage ('000)	4,031	2,605	2,246	951	1,734	249	238	101	12,156
		% Population P	52.7%	43.7%	46.8%	55.8%	66.6%	48.2%	60.7%	41.3%	50.9%

**Coverage of General Treatment Ambulance Only Tables  
Offered by Health Benefits Funds by State  
Insured Persons and Percentage of Population**

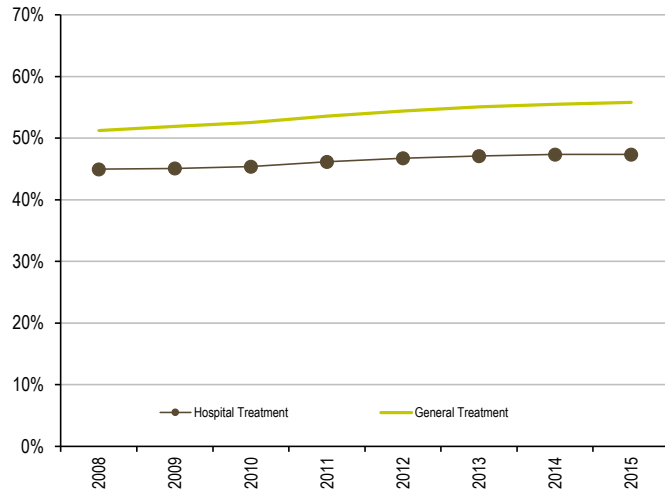
Year ended 30 June			NSW & ACT (a)	Vic.	Qld	SA	WA	Tas.	ACT	NT	Aust.
Jun	2009	Coverage ('000)	311	21	1	11	116	0	-	1	461
		% Population	4.2%	0.4%	0.0%	0.7%	5.2%	0.1%	-	0.4%	2.1%
Jun	2010	Coverage ('000)	296	25	1	13	114	0	21	1	471
		% Population	4.1%	0.5%	0.0%	0.8%	5.0%	0.1%	5.9%	0.4%	2.1%
Jun	2011	Coverage ('000)	297	27	1	15	114	0	21	1	476
		% Population	4.1%	0.5%	0.0%	0.9%	4.8%	0.1%	5.8%	0.4%	2.1%
Jun	2012	Coverage ('000)	298	27	1	17	109	0	22	1	475
		% Population	4.1%	0.5%	0.0%	1.0%	4.5%	0.1%	5.8%	0.5%	2.1%
Jun	2013	Coverage ('000)	299	28	1	20	106	0	23	1	478
		% Population	4.0%	0.5%	0.0%	1.2%	4.2%	0.1%	6.0%	0.5%	2.1%
Jun	2014	Coverage ('000)	300	29	1	24	103	1	23	1	483
		% Population	4.0%	0.5%	0.0%	1.4%	4.0%	0.1%	6.1%	0.5%	2.1%
Jun	2015	Coverage ('000)	303	31	1	27	102	1	24	2	491
		% Population	4.0%	0.5%	0.0%	1.6%	3.9%	0.1%	6.1%	0.6%	2.1%
Quarter ended			NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Aust.
Sep	2014	Coverage ('000)	301	29	1	25	103	1	24	1	485
		% Population	4.0%	0.5%	0.0%	1.5%	4.0%	0.1%	6.1%	0.6%	2.1%
Dec	2014	Coverage ('000)	301	29	1	25	103	1	24	1	486
		% Population	4.0%	0.5%	0.0%	1.5%	4.0%	0.1%	6.1%	0.6%	2.1%
Mar	2015	Coverage ('000)	303	30	1	26	103	1	24	1	489
		% Population	4.0%	0.5%	0.0%	1.6%	4.0%	0.1%	6.1%	0.6%	2.1%
Jun	2015	Coverage ('000)	303	31	1	27	102	1	24	2	491
		% Population PR	4.0%	0.5%	0.0%	1.6%	3.9%	0.1%	6.1%	0.6%	2.1%
Sep	2015	Coverage ('000)	305	32	1	28	102	1	24	2	495
		% Population P	4.0%	0.5%	0.0%	1.7%	3.9%	0.1%	6.1%	0.6%	2.1%

## Lifetime Health Cover Hospital Insured Persons

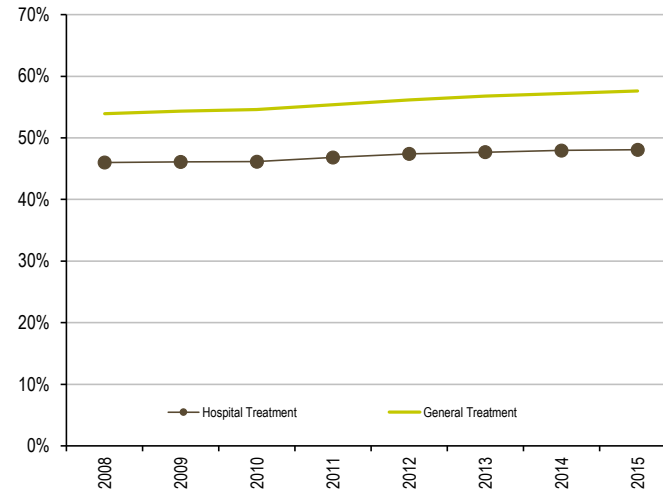
Number of Adults with Hospital Cover

Certified Age At Entry	Sep 2012			Sep 2013			Sep 2014			Sep 2015			LHC Loading %
	Female	Male	Total	Female	Male	Total	Female	Male	Total	Female	Male	Total	
30	3,522,021	3,105,189	6,627,210	3,585,435	3,159,533	6,744,968	3,646,050	3,211,041	6,857,091	3,711,736	3,267,308	6,979,044	0%
31	41,953	45,765	87,718	43,746	47,578	91,324	45,591	49,625	95,216	45,514	49,299	94,813	2%
32	37,115	41,611	78,726	38,840	43,154	81,994	39,969	44,829	84,798	39,895	44,337	84,232	4%
33	33,088	37,321	70,409	34,495	38,855	73,350	35,778	40,409	76,187	35,852	40,192	76,044	6%
34	29,633	34,007	63,640	31,088	35,518	66,606	32,136	36,779	68,915	32,177	36,687	68,864	8%
35	26,388	30,278	56,666	27,883	31,894	59,777	29,045	33,136	62,181	28,859	33,050	61,909	10%
36	24,104	27,473	51,577	25,554	28,925	54,479	26,508	29,891	56,399	26,488	29,746	56,234	12%
37	21,898	25,338	47,236	23,301	26,709	50,010	24,164	27,720	51,884	24,128	27,629	51,757	14%
38	20,184	23,387	43,571	21,533	24,782	46,315	22,654	25,871	48,525	22,682	25,796	48,478	16%
39	19,118	21,298	40,416	20,240	22,532	42,772	21,160	23,704	44,864	21,201	23,694	44,895	18%
40	17,501	19,933	37,434	18,728	21,113	39,841	19,693	22,184	41,877	19,752	22,092	41,844	20%
41	16,700	18,307	35,007	17,806	19,485	37,291	18,761	20,578	39,339	18,812	20,382	39,194	22%
42	16,070	17,444	33,514	17,139	18,547	35,686	18,009	19,493	37,502	18,006	19,479	37,485	24%
43	15,726	16,753	32,479	16,757	17,629	34,386	17,541	18,361	35,902	17,369	18,421	35,790	26%
44	15,561	16,208	31,769	16,257	16,965	33,222	16,850	17,751	34,601	16,691	17,493	34,184	28%
45	14,797	15,484	30,281	15,511	16,353	31,864	16,058	17,052	33,110	15,870	16,944	32,814	30%
46	14,486	14,929	29,415	15,191	15,722	30,913	15,768	16,219	31,987	15,527	15,983	31,510	32%
47	14,131	14,222	28,353	14,850	15,008	29,858	15,429	15,550	30,979	15,269	15,393	30,662	34%
48	13,428	13,392	26,820	14,252	14,299	28,551	14,736	14,832	29,568	14,616	14,660	29,276	36%
49	12,296	12,571	24,867	13,193	13,392	26,585	13,821	13,890	27,711	13,643	13,732	27,375	38%
50	11,562	11,635	23,197	12,433	12,429	24,862	12,995	13,057	26,052	13,019	12,928	25,947	40%
51	10,510	10,652	21,162	11,200	11,365	22,565	11,851	12,018	23,869	11,882	11,900	23,782	42%
52	9,837	10,034	19,871	10,546	10,691	21,237	11,021	11,110	22,131	11,013	11,078	22,091	44%
53	8,800	9,011	17,811	9,442	9,659	19,101	9,900	10,151	20,051	9,811	10,053	19,864	46%
54	8,142	8,342	16,484	8,745	8,893	17,638	9,120	9,352	18,472	9,035	9,355	18,390	48%
55	7,228	7,506	14,734	7,771	7,957	15,728	8,166	8,353	16,519	8,167	8,266	16,433	50%
56	6,499	6,840	13,339	6,958	7,317	14,275	7,271	7,574	14,845	7,243	7,485	14,728	52%
57	5,837	5,973	11,810	6,244	6,259	12,503	6,501	6,606	13,107	6,482	6,510	12,992	54%
58	5,231	5,393	10,624	5,544	5,714	11,258	5,773	5,971	11,744	5,719	5,935	11,654	56%
59	4,530	4,732	9,262	4,862	5,088	9,950	5,073	5,242	10,315	5,051	5,148	10,199	58%
60	4,179	4,129	8,308	4,439	4,418	8,857	4,664	4,587	9,251	4,665	4,614	9,279	60%
61	3,890	3,640	7,530	4,103	3,773	7,876	4,234	3,870	8,104	4,177	3,869	8,046	62%
62	3,426	3,221	6,647	3,606	3,350	6,956	3,670	3,423	7,093	3,656	3,362	7,018	64%
63	3,314	2,761	6,075	3,444	2,944	6,388	3,565	2,959	6,524	3,508	2,941	6,449	66%
64	3,189	2,528	5,717	3,320	2,721	6,041	3,408	2,811	6,219	3,290	2,772	6,062	68%
65	20,565	14,338	34,903	22,286	15,503	37,789	23,256	16,035	39,291	23,662	16,275	39,937	70%
<b>Total</b>	<b>4,042,937</b>	<b>3,661,645</b>	<b>7,704,582</b>	<b>4,136,742</b>	<b>3,746,074</b>	<b>7,882,816</b>	<b>4,220,189</b>	<b>3,822,034</b>	<b>8,042,223</b>	<b>4,284,467</b>	<b>3,874,808</b>	<b>8,159,275</b>	

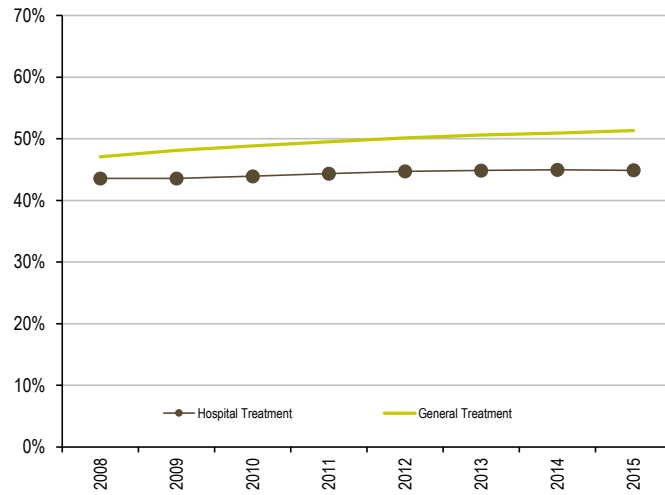
Private Health Insurance Coverage  
September 2008 to September 2015  
Australia



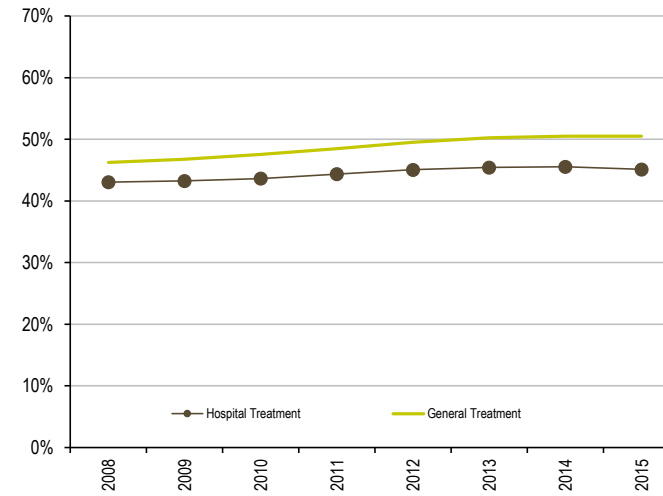
Private Health Insurance Coverage  
September 2008 to September 2015  
New South Wales



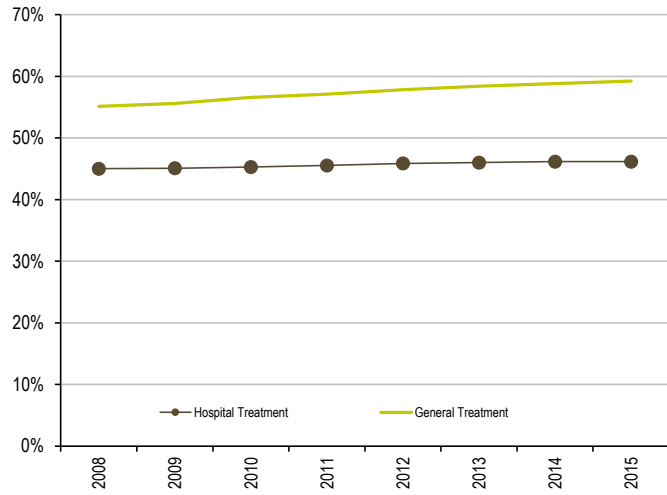
Private Health Insurance Coverage  
September 2008 to September 2015  
Victoria



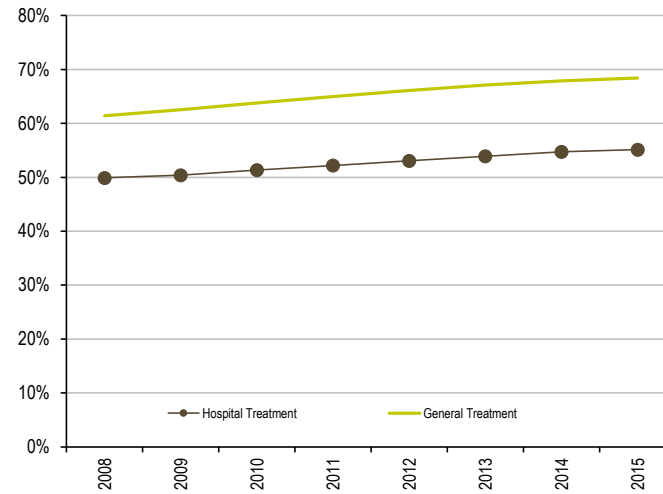
Private Health Insurance Coverage  
September 2008 to September 2015  
Queensland



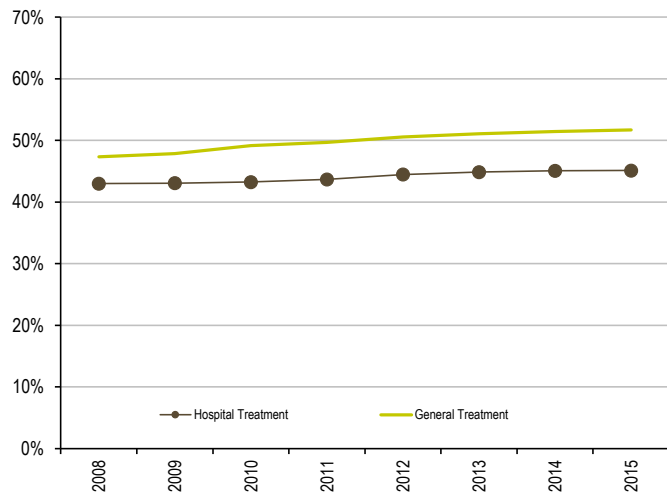
Private Health Insurance Coverage  
September 2008 to September 2015  
South Australia



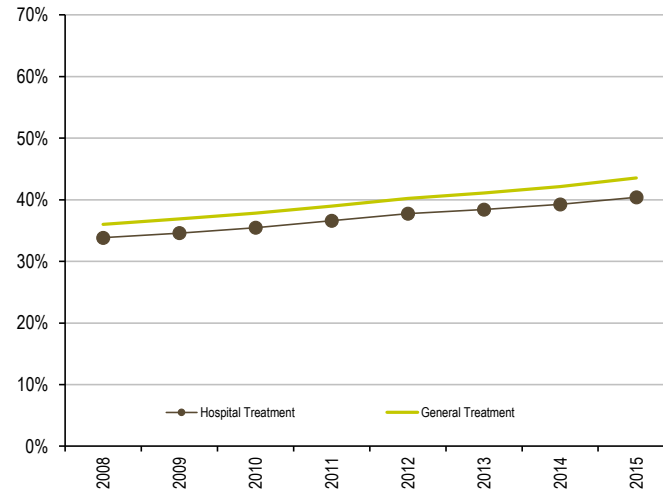
Private Health Insurance Coverage  
September 2008 to September 2015  
Western Australia



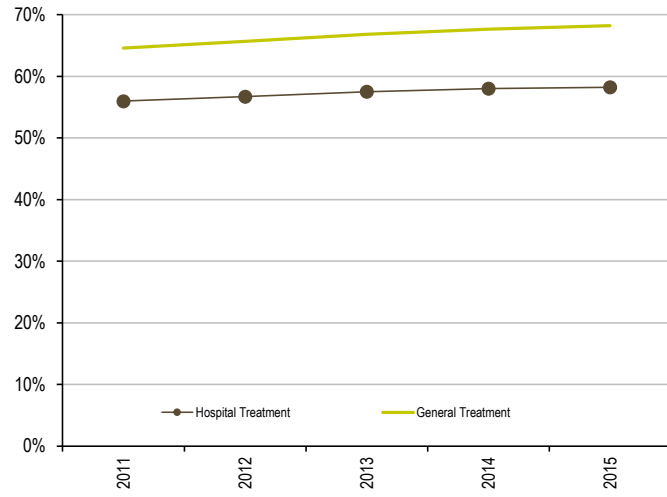
Private Health Insurance Coverage  
September 2008 to September 2015  
Tasmania



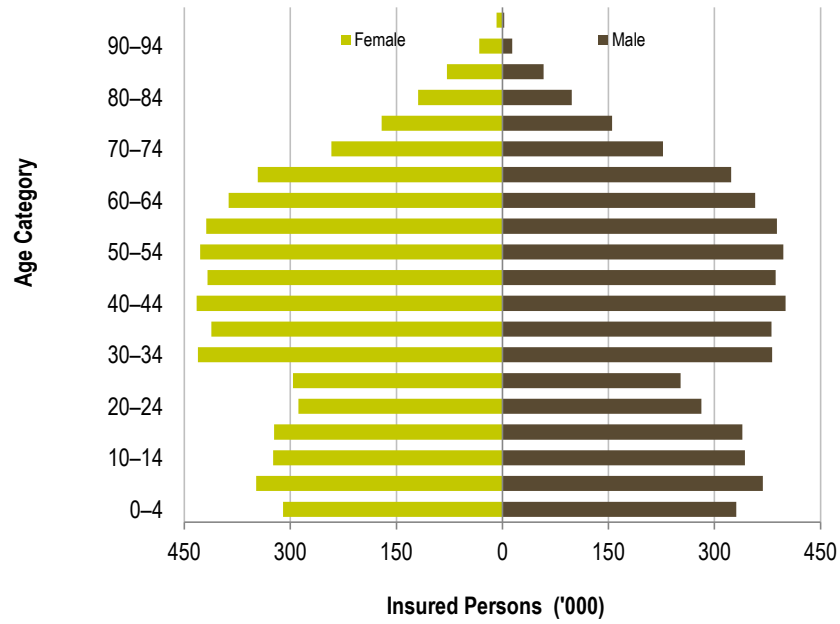
Private Health Insurance Coverage  
September 2008 to September 2015  
Northern Territory



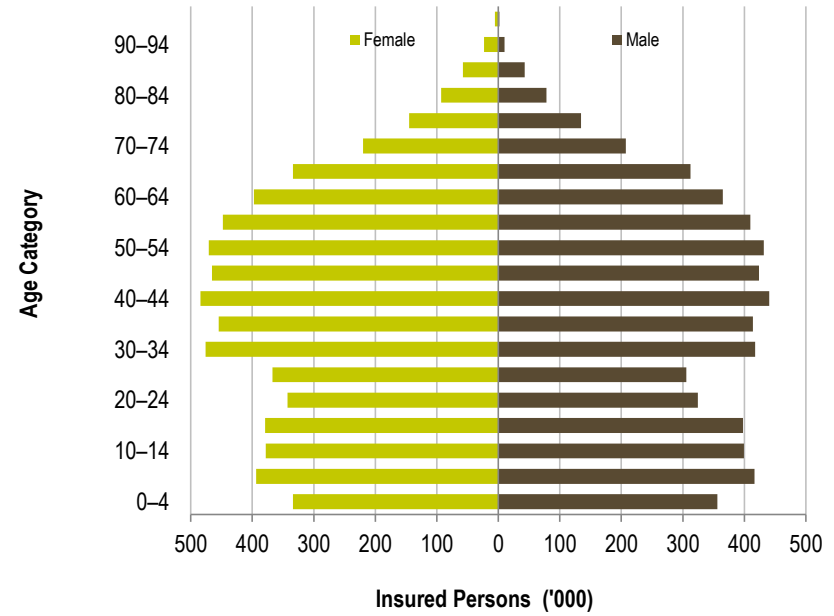
Private Health Insurance Coverage  
September 2008 to September 2015  
ACT



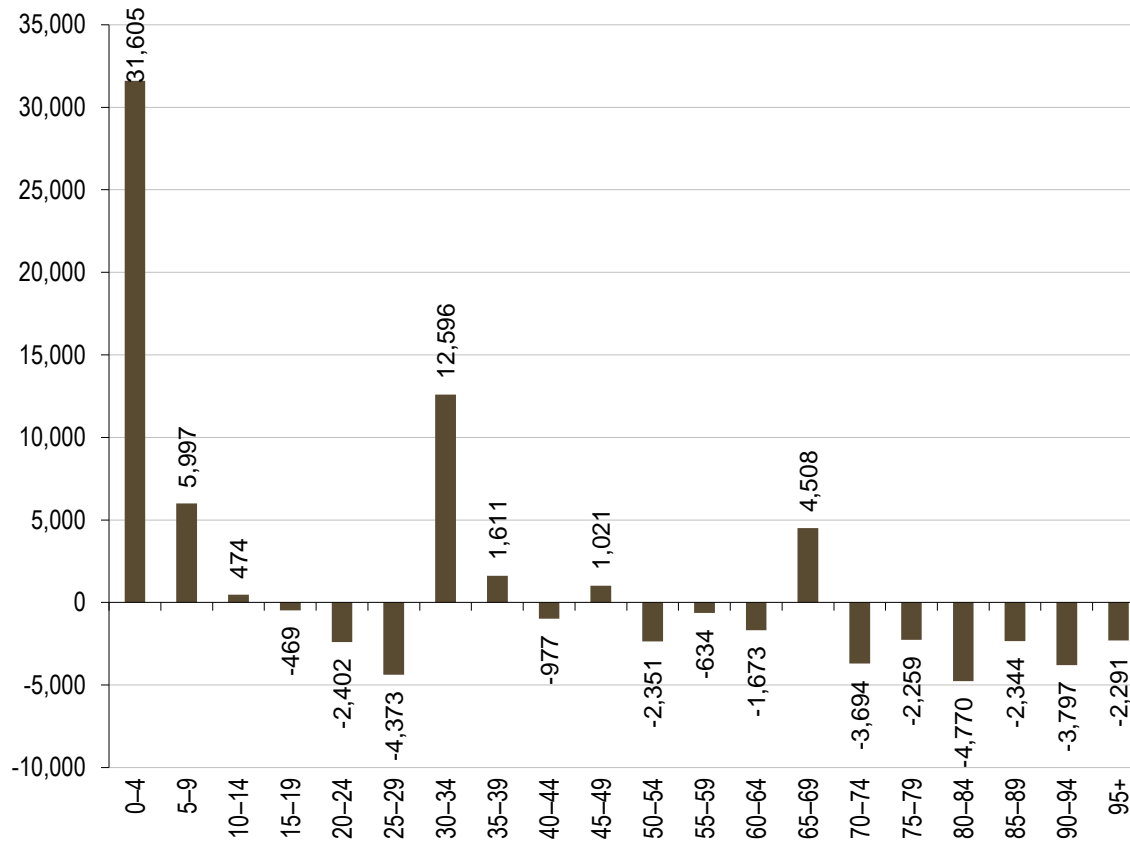
Insured persons for **Hospital** Treatment By Age and Gender  
Australia - September 2015



Insured persons for **General (ancillary)** Treatment By Age and Gender  
Australia - September 2015



**Insured Persons with Hospital Treatment: Net Increase/Decrease by Age Group**  
 (adjusting for ageing between age groups)  
**Australia - June 2015 to September 2015**



**Net increase for the September 2015 quarter was 25,777 persons**



## NOTES ON STATISTICS

### Source of data

On 1 July 2015, supervisory responsibilities were transferred from Private Health Insurance Administration Council (PHIAC) to APRA under the Private Health Insurance (Prudential Supervision) Act 2015.

This publication is compiled primarily from regulatory returns submitted to APRA under the Financial Sector (Collection of Data) Act 2001 by authorised Private Health Insurance companies. Prior to 1 July 2015, PHIAC collected data from Private Health Insurers.

(a) The population figures used to calculate coverage are derived from the Australian Bureau of Statistics publication, "Australian Demographic Statistics" Catalogue number 3101.0. **ACT population is included in NSW prior to December 2009 (see note (o)).** Until 31 March 2007 NT policies and coverage were understated as some funds reported NT in other States. From 1 April 2007 the numbers reported in each state reflect the actual policies and insured persons in those states (see note (f)).

(b) The figures on Gold Card Holders, used to adjust the population base by excluding Gold Card Holders, are obtained from the Department of Veterans Affairs.

(c) Minor discrepancies between sums of components and totals are due to rounding.

(d) P = Preliminary.

(e) R = Revised. Revisions in the per cent of the population covered occur when the Australian Bureau of Statistics revise the estimated resident population.

(f) Until the December quarter 1995 "State" meant State of registration of the fund, not necessarily the State of residence of the policy holder. Restricted membership organisations reported for States in which 5% or more of their policies resided. From the December quarter 1995 funds were required to submit membership data for reinsurance purposes where 500 or more single equivalent units reside in a State. From 1 April 2007 insurers were required to report in every state for risk equalisation purposes.

(g) Care should be exercised when analysing trends because of the effects of changes eg. introduction of separate policy and coverage reporting for the Northern Territory (see (a) above).

(h) Persons with hospital cover by age group has only been collected since September 1997.

(i) Persons with general treatment cover (see note (m)) by age group has only been collected since September 2002.

(j) Ambulance Only General Treatment policies and insured persons were first collected in the September quarter 1999 under the category of ancillary.

(k) Lifetime Health Cover, from 1 July 2000, imposes a penalty on policy holders joining a health benefits organisation for hospital cover after reaching the age of 30. The penalty is 2% above the base rate for each year over the age of 30 in which the policy holder was not a member of a health benefits fund.

(l) Starting from 1 April 2007, the family policies include two more categories: 2+ persons, no adults – a policy where two or more persons are insured none of whom is an adult and 3+ adults – a policy that covers at least three adults.

(m) Starting from 1 April 2007 general treatment policies replaced ancillary policies. General treatment policies cover treatment similar to that previously known as ancillary (eg. dental) but can also cover hospital-substitute treatment, Chronic Disease Management Programs and hospital-linked ambulance coverage. Many hospital treatment only policies were reclassified as hospital and general treatment combined policies, causing an artificial increase in the series.

(n) In the March quarter 2009 PHIAC began collecting General Treatment policies and persons covering ancillary/other services (eg. Dental) separately from those General Treatment policies and persons that are not covered for ancillary services. Table 6 shows persons with General Treatment ancillary cover by age. Data between March 2007 and March 2009 has been estimated.

(o) Data for the ACT was included with NSW data until the the December quarter 2009 when PHIAC began collecting ACT data separately. Analysis of NSW data should be viewed with caution due to the break in the NSW data series between September 2009 and December 2009.

## Related Publications

### Quarterly publications

A number of related quarterly publications are available from:  
[www.apra.gov.au/PHI/Publications/Pages/Industry-Statistics.aspx](http://www.apra.gov.au/PHI/Publications/Pages/Industry-Statistics.aspx)

These include:

#### [Quarterly Statistics](#)

The Quarterly Statistics are principal release of statistics with summaries for the key financial and membership statistics of the Private Health Insurance industry.

#### [Membership Statistics](#)

A publication which details by State the number of insured persons for hospital treatment and general treatment and the proportion of the population these persons represent. The tables are shown on both a quarterly and an annual basis and include hospital treatment by age cohort.

#### [Medical Gap Information](#)

A publication on in-hospital medical services. The proportion of services for which there was no gap or known gap and the average gap payment are shown for each state.

#### [Private Health Insurance Membership and Benefits \(formerly PHIAC A\)](#)

A publication detailing by State, the membership and benefits paid by private health insurers for the period. These State reports are available both in PDF format and Excel.

#### [Prostheses Report](#)

A report providing data on prosthetic benefits paid by private health insurers by major prosthetic category

#### [Medical Services Report](#)

A report providing data on services, benefits paid and gap payments by MBS Specialty Block Groupings for medical services paid by private health insurers.

#### [Statistical Trends - Quarterly Statistical trends in membership and benefits paid](#)

These are two separate publications detailing trends since September 1997 in the number of insured persons and benefits paid for hospital and general treatment.

### Annual publications

APRA will continue to produce an Annual Report on the Operations of the Private Health Insurance Industry. This report contains an industry overview and tables of statistics by individual fund. Current and historical versions are available at:

<http://www.apra.gov.au/PHI/Publications/Pages/Industry-Statistics.aspx>



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