



10 December 2020

**TO: ALL PRIVATE HEALTH INSURERS (PHIS)**

**REPORTING STANDARD HRS 605.0 PRIVATE HEALTH INSURANCE REFORM DATA COLLECTION (HRS 605.0) – RESPONSE TO SUBMISSIONS ON FURTHER CHANGES**

The Australian Prudential Regulation Authority (APRA) will collect data under HRS 605.0 on behalf of the Department of Health (the Department) on private health insurance reform measures (reforms) announced by the Department in October 2017.

**Background**

APRA announced on 31 March 2020 that it would postpone the implementation of HRS 605.0 to allow PHIs to devote resources to handling the impacts of COVID-19<sup>1</sup>.

In September 2020 APRA and the Department released an updated HRS 605.0. The updated HRS 605.0 contained the below key changes, made in response to feedback received as PHI prepared for implementation:

- removing co-payment from Tables 2 and 3;
- adding an additional dimension (column) to Table 4 to separately collect psychiatric services; and
- updating relevant definitions.

APRA and the Department proposed the first collection for this new HRS 605.0 would be for the quarter ending March 2021.

**Submissions received**

APRA received four submissions on the proposals. Submissions raised queries on the interpretation of the reporting instructions and the format for submission to APRA.

**Data submission formats**

One submission queried how PHIs will submit data to APRA under HRS 605.0.

As outlined in December 2019<sup>2</sup>, the first submission is expected to be collected via a secure Microsoft Excel upload. Additional submission methods such as XML and XBRL upload may be available under APRA's new data collection solution, APRA Connect<sup>3</sup>. The availability of these methods will be advised closer to the implementation of APRA Connect.

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<sup>1</sup> [Reporting Standard HRS 605.0 Private Health Insurance Reforms Data Collection \(HRS 605.0\) – Postponed implementation and further changes](#)

<sup>2</sup> [Response to submissions on proposed HRS 605.0 Private Health Insurance Reform Data Collection](#)

<sup>3</sup> [APRA is replacing D2A](#)

**Requests for additional clarification of HRS 605.0**

Two submissions contained requests for clarity on specific parts of the draft Standard. APRA and the Department will respond separately to these queries.

**Finalised copies of HRS 605.0**

APRA has updated the format of the reporting instructions to ensure their compatibility with APRA Connect. This change does not affect the items PHIs are required to report.

Finalised copies of HRS 605.0 are available at <https://www.apra.gov.au/private-health-insurance-reform-data-collection>.

Yours sincerely,

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