



STATISTICS

Quarterly private health insurance statistics

September 2025(released 28 November 2025)

Disclaimer and Copyright

While APRA endeavours to ensure the quality of this publication, it does not accept any responsibility for the accuracy, completeness or currency of the material included in this publication and will not be liable for any loss or damage arising out of any use of, or reliance on, this publication.

© Australian Prudential Regulation Authority (APRA)

This work is licensed under the Creative Commons Attribution 3.0 Australia Licence (CCBY 3.0). This licence allows you to copy, distribute and adapt this work, provided you attribute the work and do not suggest that APRA endorses you or your work. To view a full copy of the terms of this licence, visit www.creativecommons.org/licenses/by/3.0/au/

Contents

Snapshot of the industry.....	1
Membership and coverage.....	3
Benefits paid.....	4
Service utilisation.....	7
Out-of-pocket payments.....	8
Notes on statistics.....	9
Related publications.....	10

Forthcoming issues

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

Revisions

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.

Rounding

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

Enquiries

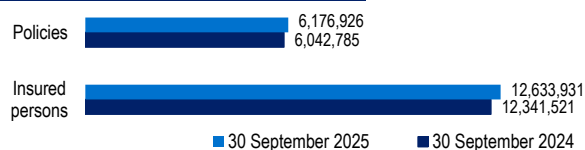
For more information about the statistics in this publication:

DataAnalytics@apra.gov.au

Manager, External Data and Reporting
Australian Prudential Regulation Authority
GPO Box 9836
Sydney NSW 2001

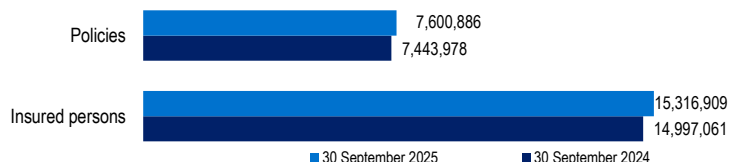
Key metrics

Hospital treatment membership



45.5% of population at 30 September 2025
↑ 0.2% percentage points from 30 Jun 2025
↑102,922 insured persons over the quarter

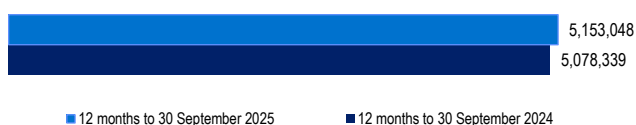
General treatment membership



55.2% of population at 30 September 2025
↑ 0.2% percentage points from 30 Jun 2025
↑107,394 insured persons over the quarter

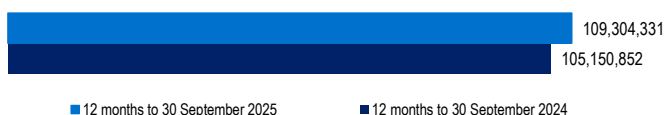
Hospital treatment episodes

↑ 1.5% over the 12 months to September 2025
↑ 2.1% compared to the June 2025 quarter

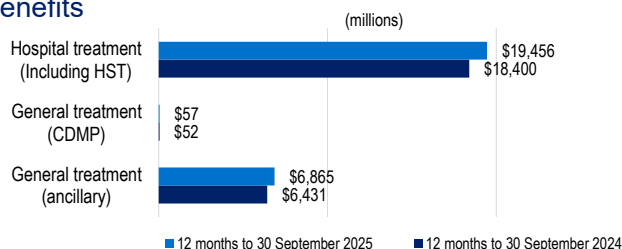


General treatment services (ancillary)

↑ 4.0% over the 12 months to September 2025
↓ -1.3% compared to the June 2025 quarter



Benefits



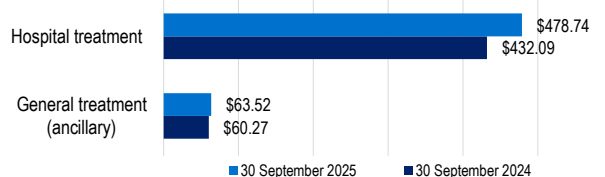
↑ 5.7% over the 12 months to September 2025
↑ 8.0% compared to the September 2024 quarter

↑ 6.7% over the 12 months to September 2025
↑ 6.4% compared to the September 2024 quarter

Out-of-pocket per episode/service

↑ 10.8% over the 12 months to September 2025

↑ 5.4% over the 12 months to September 2025



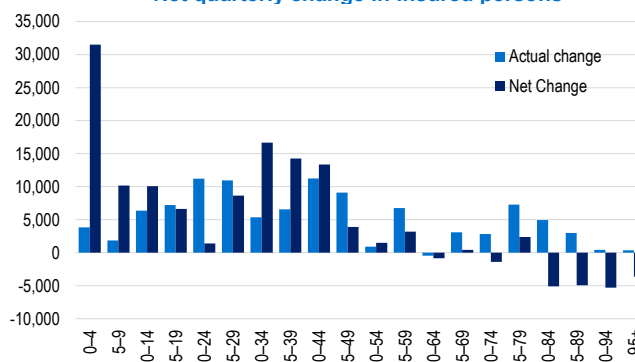
Hospital Treatment

At 30 September 2025, 12,633,931 people, or 45.5% of the population, were covered by hospital treatment cover. There was a slight increase compared to June 2025.

There was an increase in coverage of 102,922 insured people in the September 2025 quarter compared to June 2025. Family policies increased by 14,777 and single policies by 21,751 during the quarter.

The largest increase in coverage during the quarter was 11,256 for people aged between 40 and 44. The largest net increase (taking into account movement between age groups) was for the 0-4 with an increase of 31,524 people.

Net quarterly change in insured persons

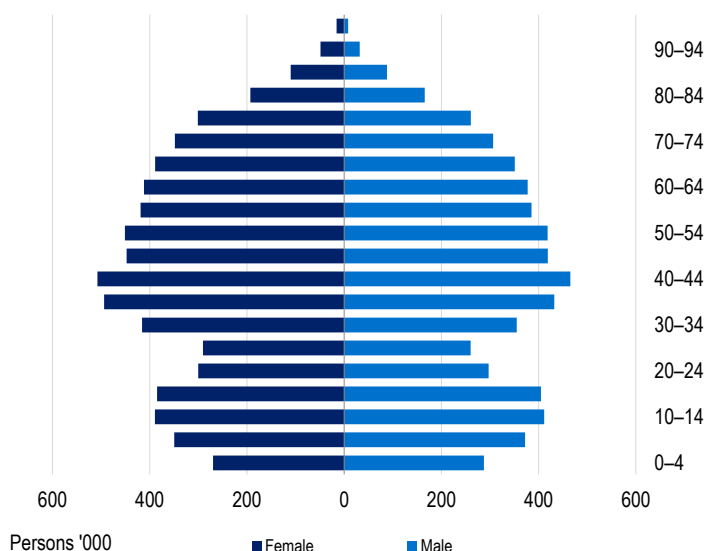


Lifetime health cover

The majority of adults with hospital cover (87.3%) have a certified age of entry of 30, with no LHC loading.

At the end of the 30 September 2025 quarter, there were 1,146,390 people with a certified age of entry of more than 30 and subject to a Lifetime Health Cover loading; a net increase in people paying a penalty over the preceding 12 months of 76,768. There was a net increase in people with a certified age of entry of 30 (with no penalty) over the year of 88,588. Over the year, 91,505 people had their loading removed after paying a loading for ten years.

Number of persons insured by age



Hospital treatment tables

Insured persons		Non insured persons		Male		Female		Single policies		Family policies	
Aust.	45.5%	54.5%		6,099,499	6,534,432			48.9%	51.1%		
NSW	46.9%	53.1%		1,960,889	2,091,028			48.5%	51.5%		
VIC	42.8%	57.2%		1,466,761	1,584,492			50.7%	49.3%		
QLD	41.7%	58.3%		1,140,687	1,234,749			47.4%	52.6%		
SA	45.5%	54.5%		415,017	453,752			49.3%	50.7%		
WA	54.6%	45.4%		822,705	850,048			47.6%	52.4%		
TAS	42.7%	57.3%		116,425	129,712			50.3%	49.7%		
ACT	54.1%	45.9%		126,235	137,601			49.4%	50.6%		
NT	39.2%	60.8%		50,780	53,050			49.2%	50.8%		

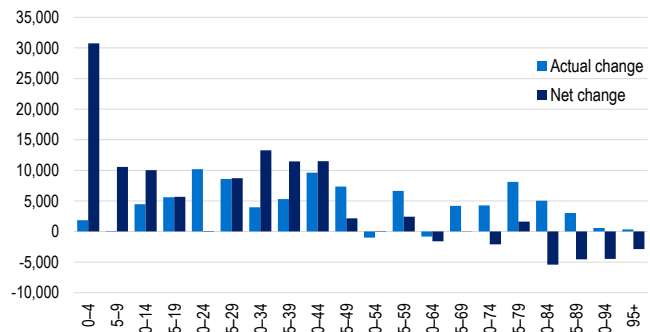
General Treatment

At 30 September 2025, 15,316,909 people or 55.2% of the population had some form of general treatment cover. There was an increase of 107,394 people when compared to the June quarter. There was an increase of General Treatment policies of 48,748 for September 2025 which was mainly driven by Single Policies which increased by 24,870. For the 12 months to 30 September 2025, the number of insured persons with general treatment cover has increased by 319,848.

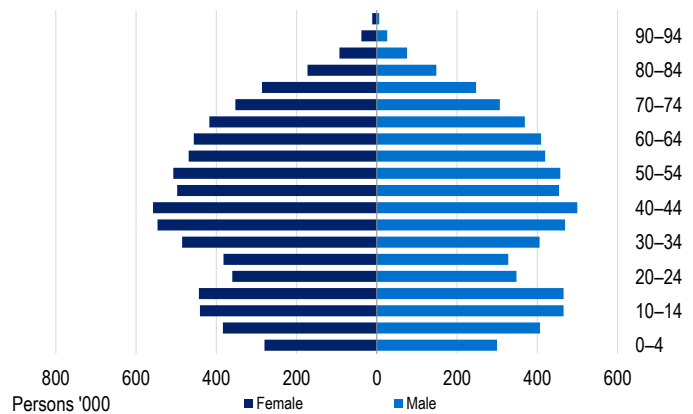
The general treatment (ancillary) by age charts and data in this report show data for those people that have general treatment policies covering ancillary services, regardless of other treatment included in the product. This excludes those general treatment policies that do not cover ancillary treatment.

There was an increase of 87,156 people with general treatment (ancillary) coverage in the September 2025 quarter. The largest net increase in coverage, after accounting for movements across age groups, was 30,759 for people in the 0 to 4 age group.

Net quarterly change in insured persons (ancillary)



Number of persons insured by age (ancillary)



General treatment tables (ancillary)

Insured persons		Male		Single policies	
State/Territory	Insured persons	Male	Female	Single policies	Family policies
Aust.	55.2%	6,605,716	7,181,571	50.4%	49.6%
NSW	57.5%	2,164,766	2,328,499	49.6%	50.4%
VIC	50.7%	1,467,139	1,603,975	52.1%	47.9%
QLD	48.7%	1,194,068	1,323,464	49.5%	50.5%
SA	59.9%	501,230	555,230	50.8%	49.2%
WA	68.2%	967,577	1,025,408	49.9%	50.1%
TAS	50.9%	125,151	142,280	52.2%	47.8%
ACT	65.9%	133,521	147,066	50.5%	49.5%
NT	44.1%	52,264	55,649	50.7%	49.3%

Benefits Paid

Hospital treatment

Benefits per episode/service

	September 2025	Change from June 2025
Hospital Treatment		
Acute	\$2,840	2.4%
Medical	\$68	0.7%
Medical devices or human tissue products	\$657	-0.1%
Cardiac	\$3,071	-3.5%
Hip	\$1,636	2.1%
Knee	\$1,672	0.3%
Total benefits and growth rate		
Hospital	\$5,208,584,652	4.6%
General	\$1,688,576,940	-1.3%

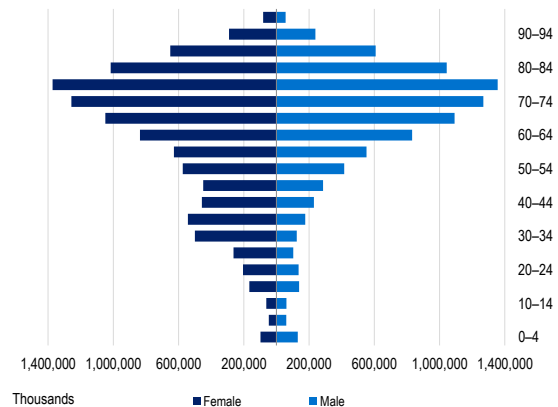
During the September 2025 quarter, insurers paid \$5,208.58 million in hospital treatment benefits, which was 4.56% increased compared to the June 2025 quarter. Hospital treatment benefits were comprised of:

- ◇ \$3,797.65 million for hospital services such as accommodation and nursing
- ◇ \$771.00 million for medical services
- ◇ \$639.94 million for medical devices or human tissue products.

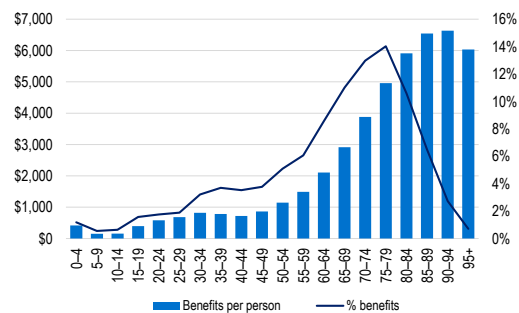
The age group for which most hospital benefits are paid is between 75 and 79 (top chart). Total benefits by age group is affected by the average benefits paid per person (displayed in the second chart) and the number of people in each age group.

Average hospital benefits per person increased from \$1,490.91 for the year ending September 2024 to \$1,539.94 for the year ending September 2025. The largest amount of benefits per person was spent on hospital accommodation and medical, followed by medical services and then medical devices or human tissue products.

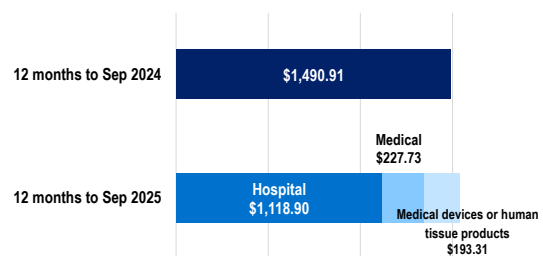
Hospital treatment benefits paid by age 12 months to 30 September 2025



Hospital treatment benefits per person covered and percentage of benefits paid by age cohort



Hospital treatment benefits per person



General treatment

Benefits per service

	September 2025	Change from June 2025
Dental	\$68	-0.1%
Chiropractic	\$35	-1.0%
Physiotherapy	\$42	0.9%
Optical	\$83	0.6%

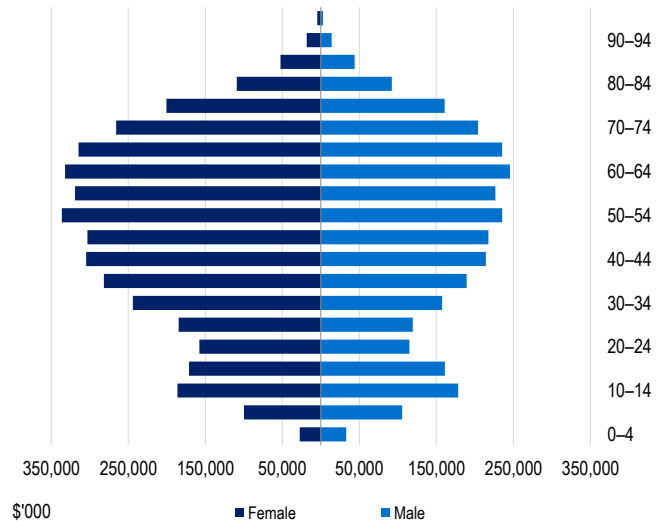
During the September 2025 quarter, insurers paid \$1,672.88 million in general treatment (ancillary) benefits. This was a decrease of 1.3% compared to the June 2025 quarter. Ancillary benefits for the September 2025 quarter included the major categories of:

- ◇ Dental \$947.90 million
- ◇ Optical \$213.74 million
- ◇ Physiotherapy \$130.48 million
- ◇ Chiropractic \$78.04 million.

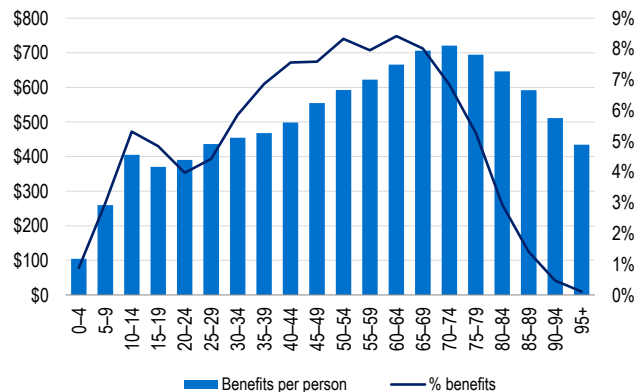
There is a marked difference between the distribution of benefits over age groups between hospital benefits and ancillary benefits. The major difference is the higher claiming rate in older age groups for hospital benefits while benefits per person for ancillary benefits are more evenly spread over the age groups.

General treatment (ancillary) benefits per person during the year to September 2024 were \$475.44 increased to \$497.91 for the year to September 2025. The largest component of ancillary benefits is dental, for which \$275.30 was paid per insured.

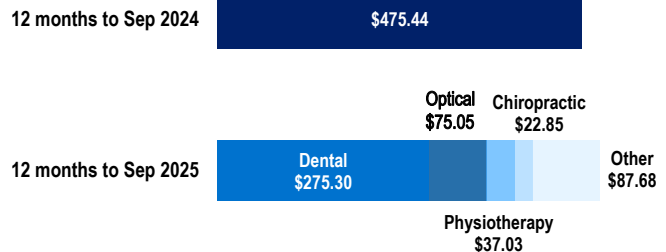
General treatment benefits paid by age 12 months to 30 September 2025 (ancillary)



General treatment benefits per person covered and percentage of benefits paid by age cohort (ancillary)



General treatment benefits per person (ancillary)



Medical benefits

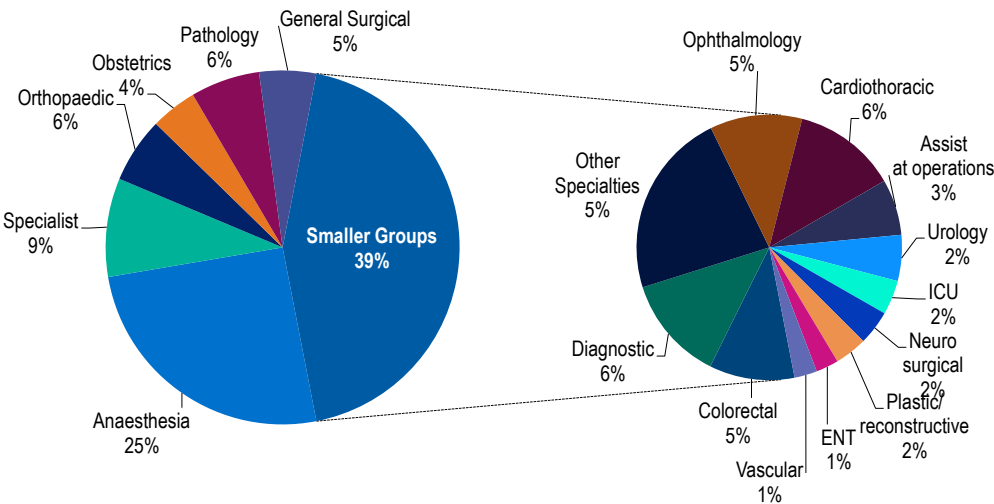
Total benefits for medical services increased by 6.1% during the September quarter 2025.

The change in medical benefits paid per service was calculated over a range of medical services and does not mean medical services overall decreased or increased in cost. The average benefits paid reflects the type of medical services utilised during the quarter as well as the volume of services. The medical service for which the greatest amount of benefits was paid was anaesthetics, comprising 25.4% of all medical benefits and totalling \$195.69 million.

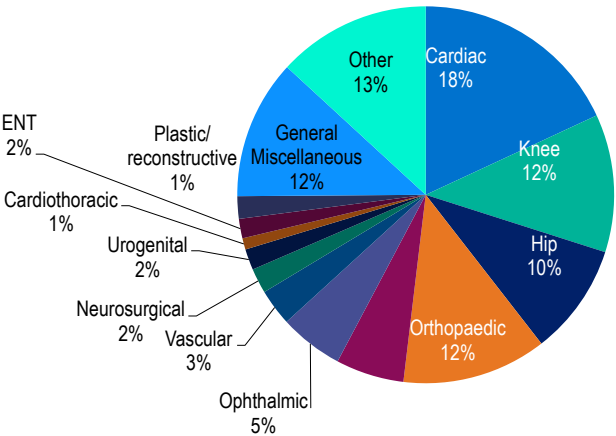
Medical devices or human tissue benefits

Total benefits paid for medical devices or human tissue products increased by 2.9% in September 2025 compared to June 2025. Similar to medical services, the change in benefits paid for medical devices or human tissue products was calculated over a range of medical devices or human tissue products (see chart) and does not mean medical devices or human tissue products overall changed in cost. The change in benefits paid may reflect a change in the type of medical devices or human tissue products utilised, or a change in the overall utilisation of medical devices or human tissue products. The medical devices or human tissue products group for which the greatest amount of benefits were paid was cardiac, comprising 18.1% of all medical devices or human tissue products benefits and totalling \$115.71 million.

Medical benefits by Speciality group



Benefits paid for medical devices or human tissue products



Service utilisation

Episodes/Services by type

	September 2025	Change from June 2025
Hospital Episodes	1,336,695	2.1%
Hospital Days	3,275,940	1.6%
Medical Services	11,372,731	5.3%
Medical Devices or human tissue product	974,734	3.0%
Specialist Orthopaedic	190,553	7.1%
Ophthalmic	111,197	-0.3%
Spinal	54,646	2.2%
General Treatment	26,877,450	-1.3%
Dental	13,988,091	-0.2%
Chiropractic	2,245,558	-2.8%
Physiotherapy	3,128,777	-1.7%
Optical	2,560,659	-5.5%

Hospital utilisation is distributed over four categories of hospital—public, private, day only facilities and hospital-substitute. During the September 2025 quarter, hospital episodes were distributed as follows:

- ◇ public hospitals 178,092 episodes
- ◇ private hospitals 902,432 episodes
- ◇ day hospital facilities 182,337 episodes
- ◇ hospital substitute 73,834 episodes.

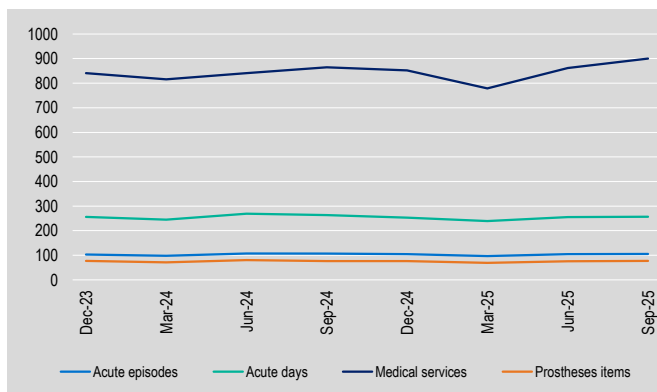
For the September 2025 quarter, hospital utilisation (measured in episodes) increased by 2.1 % which was mainly driven by hospitals-substitute.

During the September 2025 quarter, insurers paid benefits for 3.3 million days in hospital, arising from 1.3 million hospital episodes of care.

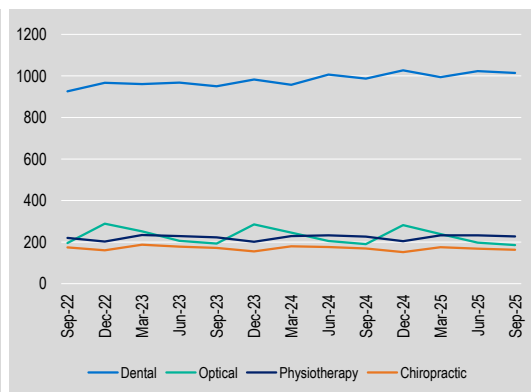
		Quarter change		Year change
◇ public hospitals	↓	-5.4%	↓	-2.1%
◇ private hospitals	↑	3.1%	↑	1.5%
◇ day hospital facilities	↑	2.3%	↑	2.9%
◇ hospital-substitute	↑	8.9%	↑	7.8%

Day-only episodes in the four categories of hospital totalled 943,204 with a 2.5% change compared to June 2025.

Hospital treatment services per 1,000 insured persons



General treatment services (ancillary) per 1,000 insured persons



Out-of-pocket payments

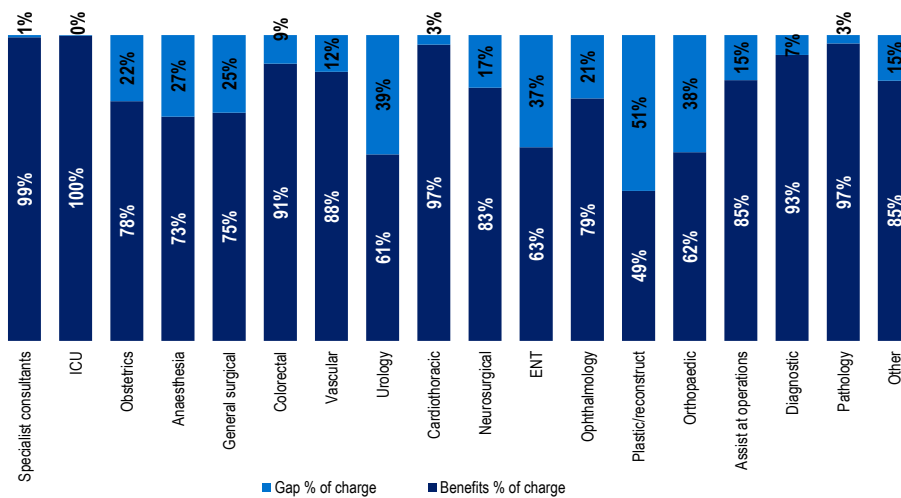
Average out-of-pocket per episode/service

	September 2025	Change from June 25	Change from September 24
Hospital treatment	\$478.74	0.3%	10.8%
Hospital-substitute treatment	\$3.73	-5.4%	7.5%
General treatment ancillary	\$63.52	4.7%	5.4%
Medical gap where gap was paid	\$271.23	-0.6%	1.8%

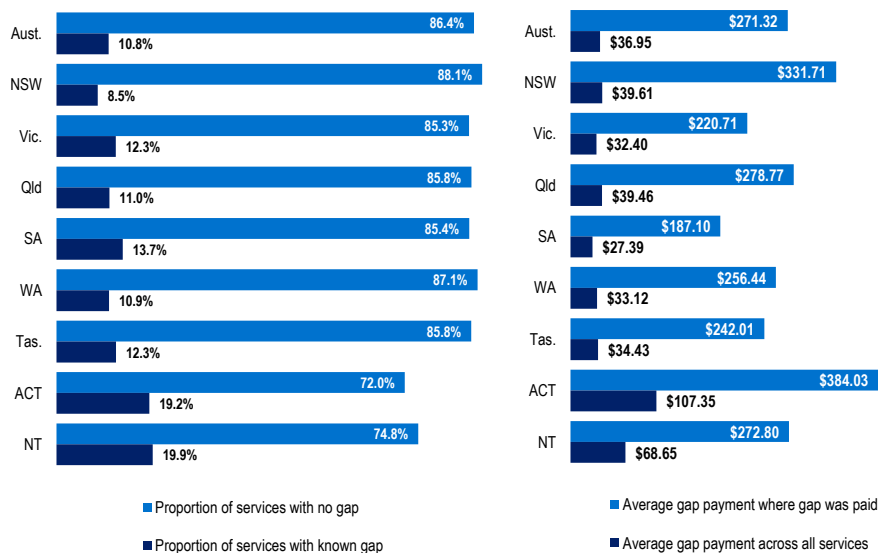
The average out-of-pocket (gap) payment for a hospital episode was \$478.74 in the September 2025 quarter. This included out-of-pocket payments for medical services, in addition to any excess or co-payment amounts relating to hospital accommodation.

The out-of-pocket payments for hospital episodes increased by 10.8% compared to the same quarter for the previous year. Out-of-pocket payments for medical services were \$271.23 where an out-of-pocket payment was payable. The amount of gap for medical services varies depending on the specialty group. The specialty group with the largest out-of-pocket payment was Orthopaedic with an average gap of \$807.42. Gap incurred for the various medical services is displayed in the first chart. Medical gap also varies by state and territory and these differences are shown in the bottom chart.

Medical benefits and out-of-pocket by specialty group



Proportion of services and average out-of-pocket payments



Notes on statistics

Source of data

On 1 July 2015, supervisory responsibilities were transferred from the 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.

The population figures used to calculate coverage are derived from:
Australian Bureau of Statistics, Australian Demographic Statistics, ABS cat no. 3101.0, ABS, Canberra.
The June 2019 quarterly release of *Australian Demographic Statistics* contains the most recent estimates of the resident populations (ERP) of Australia and the states and territories based on the results of the 2019 Census of Population and Housing held on 9 August 2016. For more information refer to the publication at the ABS website.

Net change by five year age group is the actual change adjusted for the number of people moving into the cohort and out of the cohort due to ageing. The calculation makes the simplifying assumption that the number of people are evenly distributed over each year within the five year age group.

Lifetime Health Cover is a financial loading (LHC loading) that can be payable in addition to the premium for your private health insurance hospital cover (hospital cover). LHC loadings apply only to hospital cover. The loading is 2% above the base rate for each year over the age of 30 in which the policy holder did not have private health insurance hospital cover. After ten years of paying the loading the loading is removed.

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 and Chronic Disease Management Programs.

"APRA has replaced any references to the terms prosthesis, prostheses and prosthetic with medical device/s or human tissue product/s effective from 31 March 2024, to ensure consistency between the terminology used in the updated PHI legislation and APRA reporting standards below.

Reporting Standard HRS 601.0 Statistical Data by State (HRS 601.0);

Reporting Standard HRS 603.0 Statistical Data on Prosthetic Benefits (HRS 603.0); and

Reporting Standard HRS 605.0 Private Health Insurance Reform Data Collection (HRS 605.0)."

Related Publications

Quarterly publications

A number of related quarterly publications are available from:

<https://www.apra.gov.au/publications>

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.

Medical devices or human tissue products 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 private health insurance statistics

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:

<https://www.apra.gov.au/publications/operations-private-health-insurers-annual-report>