

**MEDIA RELEASE****HCF releases Highest Hospital Claims data of 2015**

**Sydney, 29 February, 2016** – Australia’s largest not-for-profit private health insurer, HCF, has today released data detailing its highest hospital benefit payments made to members during 2015. According to the fund, most Australians would be unaware of the potential high costs associated with hospital admissions, noting there were 136 benefit payments made by HCF in the last year that exceeded \$50,000 in value, and for which the member was only in hospital for one night or less.

HCF Managing Director, Shaun Larkin, said: “Despite the common view that health insurance doesn’t deliver as much value when you’re younger, our data clearly shows the benefit of health insurance for all age-groups, with high-cost claims coming from children and young families, singles, as well as the elderly.”

In the 12-month period ending 31 December 2015, HCF funded almost 31,000 hospital admissions for which the benefit paid exceeded \$10,000 each. Total hospital benefit payments for these high-cost admissions came to \$639 million for the year.

Notable high-cost hospital claims handled by HCF in 2015 included:

- The highest individual claim paid was \$312,000 for a 61-year old member who was treated for a heart condition and spent 90 days in a NSW private hospital;
- Of HCF members aged 18-40 years, the highest individual claim was \$110,000 for a 36-year old male in NSW who received treatment in a private hospital for psychiatric care;
- \$21,000 for an 11-year-old with acute appendicitis and peritonitis;
- \$18,000 for a 7-year-old requiring bladder surgery
- For a new born baby, the highest claim was \$129,000 for 154 days in a public hospital;
- The highest payment for a public hospital was \$147,000 for an episode of hospital care involving 211 days for a 78-year old male;
- The most expensive single prostheses claim was \$139,000 relating to spinal fusion. This correlates with a significant increase in people aged 40 to 49 years undergoing spinal fusion;
- Of the 136 benefit payments made by HCF that exceeded \$50,000 in value, and for which the member was only in hospital for one night or less, over 110 of these admissions were cardiac procedures involving an Automatic Implantable Cardioverter Defibrillator (AICD).

Explaining the reasons for such high-cost admissions, Larkin noted: “For many of these claims, the prostheses costs are a significant component. We welcome the recent announcement by the Federal Minister for Health, Sussan Ley, that a Working Group will be established to review and redesign the Australian Government Prostheses List to make it fairer for private healthcare patients.

“Currently, the cost of prostheses doesn’t stack up for members. For example, an implantable cardiac defibrillator costs Western Australia Health \$19,000, while the current listed benefit on the Commonwealth Prostheses list is \$52,000; that’s \$33,000 more expensive. The proposed reforms have the potential to benefit members directly and we look forward to working with the Minister on them this year”.



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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>