

# The combination of Medicare and Private Health gives you unique benefits.

In Australia we have a health care system which is the envy of other countries. One of the most important aspects of our health system is that it gives us choice.

We can choose to be treated under the public health system (Medicare) and use health insurance to access the private health system.

“It gives me peace of mind.”



## WHAT COMMON PROCEDURES CAN COST

The cost of medical care is high and rising quickly. Health insurance funds regularly pay claims of \$50,000 to \$100,000 and many of these are for young people. In the last two years, the highest payment made by a health fund was more than \$490,000 for a 38 year old. Imagine if you had to pay for this yourself.

Common procedures can also be expensive. A hernia repair can cost anywhere between \$1,500 and \$8,000 – the equivalent of one to five years of a family’s average annual contributions for just this one procedure. 60,000 hernia operations are performed in Australia every year.

Common treatments	Average cost range
Hip replacement surgery	\$12,785 to \$28,076
Knee replacement surgery	\$13,436 to \$18,481
A cochlear implant for the profoundly deaf	\$30,273 (average)
People surviving a stroke	\$3,909 to \$11,054
A heart bypass operation	\$13,406 to \$23,299
Cardiac valve surgery	\$23,592 to \$31,897
Childbirth	\$2,545 to \$4,353
A caesarean delivery	\$4,137 to \$7,976
A hysterectomy	\$4,013 (average)
A prostatectomy	\$2,777 to \$9,901



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# Guess which health care system is the envy of the world?



Yours.

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**“I like to have control.”**

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### A FAIR SYSTEM

Medicare ensures that everyone has access to essential health services, while private health insurance enables you to take personal control of your health, selecting where, when and how you want to be treated.

Australians have been investing in private health insurance for over 100 years. Today it not only provides members with all the benefits of private health care, but it also acts like a ‘safety valve’ by taking the strain off the public health system.

This year more than two million people will go to hospital as private patients. This will save billions of dollars of public money.

With the cost of medical treatment escalating and the ageing of our population, private health insurance has become a more and more essential part of the health care system.

### PRIVATE HOSPITALS – HARD AT WORK

Over half of all chemotherapy, joint procedures, cataract operations, investigative procedures and hip replacements take place in private hospitals...in fact over 55% of all surgery is done privately.

Within the walls of Australia’s 560 private hospitals can be found 27,407 hospital beds, 783 operating theatres, 246 freestanding day surgeries, 159 intensive care units, 53 high dependency units and 69 oncology units.

### WHERE THE MONEY GOES:

This year private hospital treatments will include:

- **235,000** orthopaedic procedures including 79,000 knee operations, 29,000 hip replacements as well as ankle, shoulder and similar injuries - total costs \$813 million
- **170,000** gynaecological procedures - \$229 million
- **132,000** cataract operations or treatment for eye disease and disorders - \$191 million
- **122,000** cancer treatments – total costs - \$64 million
- **97,000** patients who need cardiac treatment or heart surgery - \$354 million
- **88,000** kidney dialysis treatments - \$37 million
- **74,000** psychiatric treatments - \$127 million
- **70,000** babies delivered - \$209 million
- **38,000** treatments for blood disorders - \$55 million

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**“We want the best care for our children.”**

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### CONFIDENCE AND PEACE OF MIND

When someone in your family needs to go to hospital, you want the best possible care for them. One child in seven will be admitted to hospital this year. A quarter of all people aged between 20 and 50 will be admitted. For people aged 50 to 65, there’s a two in five chance of needing hospital care and for the over 65’s, two out of three will be hospitalised.

Private health insurance gives you the capacity to choose who treats you and when. Whether you make a claim or not, private health insurance is there to help put your mind at rest because you know that you and/or your family will receive high quality care at the time they need it.

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**“The 30% rebate keeps it affordable for us all.”**

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### YOUR 30% REBATE

For every dollar that you pay for private health insurance, the Federal Government gives you back 30 cents. For convenience, many people elect to have their rebate deducted from their regular health insurance payments.

The rebate has the effect of reducing your premium by almost one third. Since it was introduced, many more Australians have been able to afford private health insurance.

If the 30% rebate was removed your health cover would cost you much more.

If you would like to help keep your 30% rebate, simply go to **[www.privatehealth.com.au](http://www.privatehealth.com.au)** Or write to “Keep the Rebate”, 4 Campion Street, Deakin ACT 2600.

