

Premium Round
Individual private health insurer average premium increases – 2010 to 2018

Insurer	Average increase with rate protection (%)							
	2011	2012	2013	2014	2015	2016	2017	2018
ACA Health Benefits Fund Limited	4.88%	5.47%	5.89%	5.78%	4.96%	6.19%	4.70%	2.72%
Australian Unity Health Limited	4.91%	4.55%	5.23%	6.62%	6.26%	5.05%	4.46%	3.89%
BUPA HI Pty Ltd	5.14%	4.91%	5.80%	6.35%	5.59%	5.69%	4.90%	3.99%
CBHS Corporate Health Pty Ltd							2.98%	2.38%
CBHS Health Fund Limited	7.12%	5.31%	4.59%	5.61%	6.58%	5.92%	3.29%	2.73%
Cessnock District Health Benefits Fund Limited	6.66%	5.83%	5.55%	5.36%	6.99%	6.19%	6.57%	6.40%
CUA Health Limited	7.36%	7.85%	4.62%	5.47%	6.35%	8.95%	4.97%	3.29%
Defence Health Limited	3.98%	3.93%	4.02%	5.34%	5.62%	5.48%	5.51%	5.97%
Doctors' Health Fund Pty Ltd, The	5.58%	5.66%	4.45%	4.23%	3.98%	3.76%	3.54%	2.28%
Emergency Services Health Pty Ltd								3.36%
GMHBA Limited	5.68%	5.17%	5.23%	5.94%	6.43%	5.44%	4.94%	4.34%
Grand United Corporate Health Limited	2.53%	3.17%	3.23%	3.46%	4.32%	4.26%	4.11%	2.84%
HBF Health Limited	5.85%	5.85%	3.75%	3.72%	5.96%	4.94%	5.96%	3.75%
Health Care Insurance Ltd	7.40%	5.54%	3.97%	5.34%	6.12%	6.90%	6.06%	8.90%
Health Insurance Fund of Australia Limited	4.47%	5.35%	4.47%	2.98%	4.49%	6.55%	7.99%	5.35%
Health Partners Limited	6.61%	5.44%	3.40%	3.14%	5.76%	7.14%	5.10%	3.95%
health.com.au Pty Ltd			5.76%	6.13%	6.81%	8.81%	8.53%	5.87%
Hospitals Contribution Fund of Australia Ltd, The	6.41%	5.94%	5.74%	6.89%	6.57%	5.42%	3.65%	3.39%
Latrobe Health Services Limited	5.28%	5.31%	6.21%	5.98%	6.15%	5.52%	4.49%	4.25%
Medibank Private Limited	5.35%	4.70%	6.20%	6.49%	6.59%	5.64%	4.60%	3.88%
Mildura District Hospital Fund Ltd	4.56%	2.19%	5.75%	3.65%	6.14%	6.74%	5.95%	5.68%
MO Health Pty Ltd								3.90%
National Health Benefits Australia Pty Ltd	5.61%	5.64%	5.76%	4.50%	6.26%	5.28%	5.41%	3.97%
Navy Health Ltd	3.70%	3.35%	4.80%	4.53%	4.50%	5.50%	4.94%	3.94%
NIB Health Funds Ltd	6.19%	5.50%	6.50%	7.99%	6.55%	5.55%	4.48%	3.93%
Nurses & Midwives Health Pty Ltd								3.22%
Peoplcare Health Limited	4.94%	5.93%	6.81%	5.82%	6.08%	4.38%	5.09%	4.19%
Phoenix Health Fund Limited	4.43%	6.99%	5.47%	6.52%	6.48%	5.72%	5.93%	4.19%
Police Health Limited	5.51%	4.96%	4.09%	4.81%	4.48%	4.81%	4.63%	3.72%
Queensland Country Health Fund Ltd	4.89%	4.38%	4.59%	5.85%	4.77%	4.91%	5.15%	4.39%
Queensland Teachers' Union Health Fund Limited	4.94%	3.96%	4.50%	4.50%	6.36%	7.15%	7.30%	4.40%
Railway & Transport Health Fund Ltd	14.38%	5.74%	4.29%	4.80%	6.17%	5.61%	5.54%	4.47%
Reserve Bank Health Society Ltd	1.50%	4.89%	4.31%	4.39%	4.88%	5.37%	5.00%	3.97%
St Luke's Medical and Hospital Benefits Association	4.79%	3.16%	3.96%	6.33%	6.27%	5.89%	4.99%	4.23%
Teachers Federation Health Ltd	4.89%	4.68%	4.10%	5.42%	6.86%	4.97%	4.96%	2.84%
Transport Health Pty Ltd	6.34%	7.69%	6.77%	5.90%	4.84%	6.49%	4.93%	5.16%
Westfund Limited	5.94%	5.19%	3.48%	3.25%	7.92%	5.94%	4.96%	3.43%
INDUSTRY WEIGHTED AVERAGE	5.56%	5.06%	5.60%	6.20%	6.18%	5.59%	4.84%	3.95%