

Potential differences in Private Health Insurance policy coverage for Pain Management with/without device and other selected categories

Disclaimer: The information in this document is for Health Care Provider use only and solely as an example based on certain basic and preliminary searches of differences that may exist between different Private Health Insurer's policy coverage for the clinical categories of: Pain management; Pain management with device; Joint Reconstruction; Joint Replacement; and Back, Neck and Spine. It is not intended to be distributed to patients. We do not monitor, endorse, approve or recommend the material on those sites or any products or services provided by those companies. Information should be confirmed with relevant each Private Health Insurer in terms of the accuracy, completeness and relevance for individual purposes and appropriate advice relevant to particular circumstances should be obtained. The information we have compiled in the table below was obtained from simple internet searches performed on certain company websites on 3 September 2019 (an overview of the search criteria used is set out below). We have provided links to these company websites for convenience in the table below. We do not guarantee the accuracy, reliability or currency of the information in the document. We do not give any warranty or make any representative whether express or implied that the information contained in the document is error free. To the extent permitted by law, we accept no liability for any loss or damage a person suffers because that person has directly or indirectly relied on any information provided in the document.

Private Health Insurance	Pain management	Pain Management with Device	Joint Reconstruction	Joint Replacement	Back/Neck/Spine	Web link	Information Accessed
BUPA	Bronze Plus	Bronze Plus	Bronze Plus	Silver Plus +	Silver Plus	www.bupa.com.au	3 September 2019
Medibank	Bronze Every Day	Gold Complete	Basic Plus	Gold Complete	Bronze Plus Progress	www.medibank.com.au	3 September 2019
HCF	Bronze Plus	Silver Plus	Bronze Plus	Silver Plus	Silver	www.hcf.com.au	3 September 2019
NIB	Bronze Plus	Bronze Plus	Basic Plus	Silver Plus	Silver Plus	www.nib.com.au	3 September 2019
HBF	Bronze Plus	Bronze Plus	Basic Plus	Silver Plus	Bronze Plus	www.hbf.com.au	3 September 2019
Australian Unity	Standard Hospital - Bronze Plus	Advanced Hospital Silver Plus	Standard Hospital - Bronze Plus	Advanced Hospital Silver Plus	Intermediate Hospital - Silver Plus	www.australianunity.com.au	3 September 2019
Teachers Health	Basic Plus	Basic Plus	Basic Plus	Gold	Basic Plus	www.teachershealth.com.au	3 September 2019
GMHBA	Bronze Essential	Silver Plus Classic Hospital	Basic Plus Hospital	Silver Plus Classic Hospital	Silver Core Hospital	www.gmhba.com.au	3 September 2019
Defence Health	Everyday Hospital Bronze Plus	Advantage Hospital Silver Plus	Everyday Hospital Bronze Plus	Advantage Hospital Silver Plus	Core Hospital Silver	www.defencehealth.com.au	3 September 2019
CBHS	Limited Hospital - Bronze Plus	Limited Hospital - Bronze Plus	Limited Hospital - Bronze Plus	Comprehensive Hospital - Gold	Limited Hospital - Bronze Plus	www.cbhs.com.au	3 September 2019
HIF	Bronze	Gold Star	Bronze	Gold Star	Silver	www.hif.com.au	3 September 2019
Latrobe	Bronze Plus	Silver Plus Hospital	Bronze Plus	Silver Plus Hospital	Silver Hospital	www.latrobehealth.com.au	3 September 2019
Westfund	Bronze	Silver Plus Nurture Hospital	Bronze	Silver Plus Nurture Hospital	Silver	www.westfund.com.au	3 September 2019

Health.com.au	base hospital	core hospital	entry hospital	core hospital	core hospital	www.health.com.au	3 September 2019
Health Partners	Bronze	Silver Plus	Bronze	Silver Plus	Silver	www.healthpartners.com.au	3 September 2019
Transport Health	Bronze Plus Healthy choice hospital	Bronze Plus Healthy choice hospital	Bronze Plus Healthy choice hospital	Silver Plus Select Hospital	Bronze Plus Healthy choice hospital	www.transporthealth.com.au	3 September 2019
CUA Health	Standard Hospital - Silver Plus	Standard Hospital - Silver Plus	Basic Plus Hospital	Premium Hospital Non-Obstetric - Silver Plus	Standard Hospital - Silver Plus	www.cua.com.au	3 September 2019
Peoplecare	Bronze	Silver Plus	Bronze	Silver Plus	Silver	www.peoplecare.com.au	3 September 2019
St Luke's	Vital Bronze Plus	No Obstetrics - Silver Plus	No Obstetrics - Silver Plus	Vital Bronze Plus	No Obstetrics - Silver Plus	www.stlukes.com.au	3 September 2019
QCH	Vital Hospital - Bronze Plus	Silver Plus	Vital Hospital - Bronze Plus	Silver Plus	Vital Hospital - Bronze Plus	www.qldcountryhealth.com.au	3 September 2019
RT Health Fund	Bronze Plus - First Start	Bronze Plus - First Start	Bronze Plus - first start	Gold Premium	Bronze Plus - Step up	www.rthealthfund.com.au	3 September 2019
Doctors' Health	Smart Starter Bronze Plus	Prime Choice Gold	Smart Starter Bronze Plus	Prime Choice Gold	Prime Choice Gold	www.doctorshealthfund.com.au	3 September 2019
Navy Health	Premium Gold Hospital	Premium Gold Hospital	Premium Gold Hospital	Premium Gold Hospital	Premium Gold Hospital	www.navyhealth.com.au	3 September 2019
Police	Gold	Gold	Gold	Gold	Gold	www.policehealth.com.au	3 September 2019
MDHF	Five Star Gold	Five Star Gold	Five Star Gold	Five Star Gold	Five Star Gold	www.mildurahealthfund.com.au	3 September 2019
ACA	Bronze Essential	Gold Deluxe Hospital	Bronze Essential	Gold Deluxe Hospital	Gold Deluxe Hospital	www.acahealth.com.au	3 September 2019
Phoenix	Bronze Plus Starter	Silver Plus Essentials	Bronze Plus Starter	Silver Plus Essentials	Silver Plus Essentials	www.pheonixhealthfund.com.au	3 September 2019
TUH	Bronze Plus	Silver Plus no pregnancy	Bronze Plus	Silver Plus no pregnancy	Silver Plus no pregnancy	www.tuh.com.au	3 September 2019
HCI	Bronze	Gold	Bronze	Gold	Gold	www.hcilt.com.au	3 September 2019
Onemedifund	Gold	Gold	Gold	Gold	Gold	www.onemedifund.com.au	3 September 2019
MO Health	Bronze hospital	Silver Plus Hospital	Bronze hospital	Silver Plus Hospital	Silver Hospital	www.myown.com.au	3 September 2019
Nurses and Midwives	Mid Hospital - Basic Plus	Mid Hospital - Basic Plus	Mid Hospital - Basic Plus	Top Hospital Gold	Mid Hospital - Basic Plus	www.nmhealth.com.au	3 September 2019
CDH	Silver Plus Thrifty Hospital	Silver Plus Thrifty Hospital	Silver Plus Thrifty Hospital	Gold	Silver Plus Thrifty Hospital	www.hunterhi.com.au	3 September 2019
Emergency Services	Gold	Gold	Gold	Gold	Gold	www.eshealth.com.au	3 September 2019
Reserve Bank	Gold	Gold	Gold	Gold	Gold	www.myrbhs.com.au	3 September 2019

Search Criteria

Policies covering the clinical categories included in the table were identified through the following steps: navigate to the insurer website, create a private health insurance quote for a family with 2 dependent children where the oldest person covered by the policy is less than 65, the family lives in NSW (or the local area for a restricted policy) and are Australian residents who earn less than \$180,000 per annum. To determine whether the policy covers a relevant clinical category the further details or comparison section of the quote may need to be selected.

Glossary

Clinical Categories

Clinical Category	Description
Pain management	Hospital treatment for pain management that does not require the insertion or surgical management of a device. Not in this category; pain management using a device (for example an infusion pump or neurostimulator)
Pain management with device	Hospital treatment for the implantation, replacement or other surgical management of a device required for the treatment of pain. Not in this category; treatment of pain that does not require a device.
Joint Reconstruction	Hospital treatment for surgery for joint reconstructions. Not in this category; joint replacements, bone fractures, procedures to the spinal column. podiatric surgery performed by a registered podiatric surgeon.
Joint Replacement	Hospital treatment for surgery for joint replacements, including revisions, resurfacing, partial replacements and removal of prostheses. Not in this category; joint fusions, spinal fusions, joint reconstructions, podiatric surgery performed by a registered podiatric surgeon.
Back, neck and spine	Hospital treatment for the investigation and treatment of the back, neck and spinal column, including spinal fusion. Not in this category; joint replacements, joint fusions, spinal cord conditions, management of back pain, pain management that requires a device, chemotherapy, radiotherapy and immunotherapy for cancer.

Policy Type	Description
Basic Plus	Basic policy which also covers additional legislated clinical categories
Bronze	Bronze policy with Bronze clinical categories
Bronze Plus	Bronze policy which also covers additional legislated clinical categories
Silver	Silver policy with Silver clinical categories
Silver Plus	Silver policy which also covers additional legislated clinical categories
Gold	Gold Policy with Gold clinical categories
Entry hospital	Low tier policy
base hospital	Mid tier policy
Core hospital	Top tier policy

References

Glossary: https://www.health.gov.au/sites/default/files/private-health-insurance-reforms-gold-silver-bronze-basic-product-tiers-campaign-fact-sheet_0.pdf [Accessed 3 September 2019]

Entry hospital, base hospital and Core hospital: <https://health.com.au/> [Accessed 3 September 2019]