

Private Health Insurance Legislation Amendment Rules (No. 4) 2020

I, Greta Cranston, delegate of the Minister for Health, make the following Rules.

Dated 29 June 2020

Greta Cranston

A/g Assistant Secretary

Private Health Insurance Branch

Medical Benefits Division  
Health Financing Group

Department of Health

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1 Name

This instrument is the *Private Health Insurance Legislation Amendment Rules (No. 4) 2020*.

2 Commencement

(1) Each provision of this instrument specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

| Commencement information | | |
| --- | --- | --- |
| Column 1 | Column 2 | Column 3 |
| Provisions | Commencement | Date/Details |
| 1. The whole of this instrument | 1 July 2020. | 1 July 2020 |

Note: This table relates only to the provisions of this instrument as originally made. It will not be amended to deal with any later amendments of this instrument.

(2) Any information in column 3 of the table is not part of this instrument. Information may be inserted in this column, or information in it may be edited, in any published version of this instrument.

3 Authority

This instrument is made under section 333-20 of the *Private Health Insurance Act 2007*.

4 Schedules

Each instrument that is specified in a Schedule to this instrument is amended or repealed as set out in the applicable items in the Schedule concerned, and any other item in a Schedule to this instrument has effect according to its terms.

Schedule 1—Amendments—Minimum accommodation benefits

Private Health Insurance (Benefit Requirement) Rules 2011

1 Clause 2 of Schedule 1 (Table 1)

Repeal the table (including the heading), substitute:

**Table 1 – Overnight accommodation for private patients at private hospitals in all States/Territories**

|  |  |
| --- | --- |
| **Class of patient** | **Minimum benefit payable per night** |
| **Advanced surgical patient** |  |
| ‑ first 14 days | $448 |
| ‑ over 14 days | $312 |
| **Surgical patient or obstetric patient** |  |
| ‑ first 14 days | $415 |
| ‑ over 14 days | $312 |
| **Psychiatric patient** |  |
| ‑ first 42 days | $415 |
| ‑ 43 – 65 days | $360 |
| ‑ over 65 days | $312 |
| **Rehabilitation patient** |  |
| ‑ first 49 days | $415 |
| ‑ 50 ‑ 65 days | $360 |
| ‑ over 65 days | $312 |
| **Other patients** |  |
| ‑ first 14 days | $360 |
| ‑ over 14 days | $312 |

2 Clause 2 of Schedule 1 (Table 2)

Repeal the table (including the heading), substitute:

**Table 2 – Victoria - overnight shared ward accommodation for private patients at public hospitals**

|  |  |
| --- | --- |
| **Class of patient** | **Minimum benefit payable per night** |
| **Advanced surgical patient** |  |
| ‑ first 14 days | $448 |
| ‑ over 14 days | $312 |
| **Surgical patient or obstetric patient** |  |
| ‑ first 14 days | $415 |
| ‑ over 14 days | $312 |
| **Psychiatric patient** |  |
| ‑ first 42 days | $415 |
| ‑ 43 – 65 days | $360 |
| ‑ over 65 days | $312 |
| **Rehabilitation patient** |  |
| ‑ first 49 days | $415 |
| ‑ 50 ‑ 65 days | $360 |
| ‑ over 65 days | $312 |
| **Other patients** |  |
| ‑ first 14 days | $360 |
| ‑ over 14 days | $312 |

3 Clause 2 of Schedule 1 (Table 3)

Repeal the table (including the heading), substitute:

**Table 3 – Tasmania - overnight shared ward accommodation for private patients at public hospitals**

|  |  |
| --- | --- |
| **Class of patient** | **Minimum benefit payable per night** |
| **Advanced surgical patient** |  |
| ‑ first 14 days | $438 |
| ‑ over 14 days | $305 |
| **Surgical patient or obstetric patient** |  |
| ‑ first 14 days | $406 |
| ‑ over 14 days | $305 |
| **Psychiatric patient** |  |
| ‑ first 42 days | $406 |
| ‑ 43 – 65 days | $352 |
| ‑ over 65 days | $305 |
| **Rehabilitation patient** |  |
| ‑ first 49 days | $406 |
| ‑ 50 ‑ 65 days | $352 |
| ‑ over 65 days | $305 |
| **Other patients** |  |
| ‑ first 14 days | $352 |
| ‑ over 14 days | $305 |

4 Subclause 4(3) of Schedule 1

Omit “$866.60”, substitute “$879.60”.

5 Subclause 6(3) of Schedule 1

Omit “$258.05 to $866.60”, substitute “$261.90 to $879.60”.

6 Schedule 2 (heading)

Repeal the heading, substitute:

Schedule 2 - Overnight shared ward accommodation for private patients at public hospitals in the Australian Capital Territory, New South Wales, Northern Territory, Queensland, South Australia and Western Australia

7 Clause 2 of Schedule 2 (Table)

Repeal the table (including the heading), substitute:

**Table 1 - Overnight shared ward accommodation for private patients at public hospitals in the Australian Capital Territory, New South Wales, Northern Territory, Queensland, South Australia and Western Australia**

|  |  |
| --- | --- |
| **State/Territory** | **Minimum benefit payable per night** |
| Australian Capital Territory | $370 |
| New South Wales | $370 |
| Northern Territory | $370 |
| Queensland | $379 |
| South Australia | $370 |
| Western Australia | $370 |

8 Clause 2 of Schedule 3 (Table 1)

Repeal the table (including the heading), substitute:

**Table 1 - Same-day accommodation for private patients at public hospitals in all States/Territories**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Public hospitals** | **Band 1** | **Band 2** | **Band 3** | **Band 4** |
|  |  |  |  |  |
| NSW | $268 | $300 | $329 | $370 |
| ACT | $268 | $300 | $329 | $370 |
| Northern Territory | $268 | $308 | $355 | $370 |
| Queensland | $274 | $310 | $339 | $379 |
| South Australia | $268 | $308 | $338 | $370 |
| Tasmania | $255 | $304 | $350 | $406 |
| Victoria | $263 | $312 | $361 | $415 |
| Western Australia | $305 | $305 | $305 | $305 |

9 Clause 2 of Schedule 3 (Table 2)

Repeal the table (including the heading), substitute:

**Table 2 - Same-day accommodation for private patients at private hospitals in all States/Territories**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Band 1** | **Band 2** | **Band 3** | **Band 4** |
| Private Hospitals | $232 | $292 | $355 | $415 |

10 Clause 6 of Schedule 4 (Table 1, table item dealing with Australian Capital Territory, column headed “Minimum benefit per night”)

Omit “$128.15”, substitute “$130.70”.

11 Clause 6 of Schedule 4 (Table 1, table item dealing with South Australia, column headed “Minimum benefit per night”)

Omit “$122.00”, substitute “$125.00”.

Schedule 2—Amendments—Nursing-home type patient contribution

Private Health Insurance (Complying Products) Rules 2015

1 Subrule 8A(3) (paragraph (a) of the definition of *patient contribution*)

Repeal the paragraph, substitute:

(a) in relation to a nursing‑home type patient at a public hospital, the following amount for the State or Territory in which the hospital is located:

              (i)           Australian Capital Territory - $62.50;

              (ii)          New South Wales - $62.50;

              (iii)         Northern Territory - $62.50;

              (iv)         Queensland - $62.50;

              (v)          South Australia - $62.50;

              (vi)         Tasmania - $62.50;

              (vii)        Victoria - $62.50; and

              (viii)       Western Australia - $62.50.

Schedule 3—Amendments—Information provided to the Ombudsman

*Private Health Insurance (Complying Products) Rules 2015*

1 Subrule 14(4)

Repeal the subrule, substitute:

(4)    The insurer must give this information to the Ombudsman before the end of the day that is the later of:

(a)          1 February immediately following the day the Minister approved the change; or

(b)         20 business days after the day the Minister approved the change.

Schedule 4—Amendments—Second-tier application fee

Private Health Insurance (Health Insurance Business) Rules 2018

1 Subrule 7B

Repeal the subrule (not including the heading), substitute:

For the purposes of paragraph 121-8(2)(b) of the Act, the application fee is $895 for each hospital that the application seeks to have included in the second-tier eligible hospitals class.