Financial Sector (Collection of Data) (reporting standard) determination No. 3 of 2024

Reporting Standard HRS 605.0 Private Health Insurance Reform Data Collection

Financial Sector (Collection of Data) Act 2001

I, Andrew Robertson, delegate of APRA, under paragraph 13(1)(a) of the *Financial Sector (Collection of Data) Act 2001* (the Act) and subsection 33(3) of the *Acts Interpretation Act 1901*:

(a) revoke Financial Sector (Collection of Data) (reporting standard) determination No. 12 of 2021, including *Reporting Standard HRS 605.0 Private Health Insurance Reform Data Collection* made under that Determination; and

(b) determine *Reporting Standard HRS 605.0 Private Health Insurance Reform Data Collection,* in the form set out in the Schedule, which applies to the financial sector entities to the extent provided in paragraph 3 of the reporting standard.

Under section 15 of the Act, I declare that the reporting standard shall begin to apply to those financial sector entities, and the revoked reporting standard shall cease to apply, at the start of the day after the instrument is registered on the Federal Register of Legislation.

This instrument commences at the start of the day after the day that the instrument is registered on the Federal Register of Legislation.

Dated: 1 February 2024

Andrew Robertson
General Manager – Chief Data Officer
Technology and Data Division

Interpretation

In this Determination:

APRA means the Australian Prudential Regulation Authority.

Federal Register of Legislation means the register established under section 15A of the *Legislation Act 2003.*

financial sector entity has the meaning given by section 5 of the Act.

Schedule

Reporting Standard HRS 605.0 Private Health Insurance Reform Data Collection comprises the document commencing on the following page.

Reporting Standard HRS 605.0

Private Health Insurance Reform Data Collection

Objective of this reporting standard

This Reporting Standard sets out requirements for the provision of information to APRA relating to a private health insurer's implementation of private health insurance reforms.

It includes *Reporting Form HRF 605.0 Private Health Insurance Reform Data Collection* (HRF 605.0) and associated specific instructions.

Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2. Information collected under this Reporting Standard is for the purpose of enabling APRA to assist the Department of Health in performing its functions. This information may also be used by APRA for prudential and publication purposes.

Application

3. This Reporting Standard applies to all private health insurers.

4. This Reporting Standard applies to reporting periods ending on or after 31 March 2024.

Information required

5. A private health insurer must provide APRA with the information required by HRF 605.0 in respect of each reporting period.

6. The information required by this Reporting Standard, as set out in HRF 605.0, must be provided for each health benefits fund of the private health insurer.

Method of submission

7. The information required by this Reporting Standard must be given to APRA:

   (a) in electronic format using an electronic method available on APRA's website;

   (b) or by a method notified by APRA prior to submission.

Reporting periods and due dates

8. Subject to paragraph 10 of this Reporting Standard, a private health insurer to which this Reporting Standard applies must provide the information required by this Reporting Standard in respect of each calendar quarter (i.e. the periods ending 30 September, 31 December, 31 March and 30 June).

9. Subject to paragraph 11 of this Reporting Standard, the information required by this Reporting Standard must be provided to APRA within 28 calendar days after the end of the reporting period to which the information relates.

10. APRA may change the reporting periods, or specified reporting periods, for a particular private health insurer, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:

    (a) the particular circumstances of the private health insurer;

    (b) the extent to which the information is required for the purposes of prudential supervision of the private health insurer; and

    (c) the requirements of the Department of Health.

11. APRA may, in writing, grant a private health insurer an extension of a due date in which case the new due date will be the date specified in the notice of extension.

    Note: For the avoidance of doubt, if the due date for a particular reporting period falls on a day other than a usual business day, a private health insurer is nonetheless required to submit the information required no later than the due date.

Quality control

12. All information provided by a private health insurer under this Reporting Standard must be the product of systems, processes and controls that have been reviewed and tested by the appointed auditor of the private health insurer as set out in *Prudential Standard HPS 310 Audit and Related Matters*. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if necessary to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by a private health insurer under this Reporting Standard.

13. All information provided by a private health insurer under this Reporting Standard must be subject to systems, processes and controls developed by the private health insurer for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information

provided.

Authorisation

14. A person who submits the information required under this Reporting Standard must be authorised, in writing, by an officer of the private health insurer.

Minor alterations to forms and instructions

15. APRA may make minor variations to:

    (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or

    (b) the instructions to a form, to clarify the application to the form,

    without changing any substantive requirement in the form or instructions.

16. If APRA makes such a variation, it must notify each private health insurer that is required to report under this Reporting Standard.

Transitional

17. A private health insurer must report under the old reporting standard in respect of a transitional reporting period. For these purposes:

    old reporting standard means the reporting standard revoked in the determination making this Reporting Standard; and

    transitional reporting period means a reporting period under the old reporting standard:

    (a) which ended before 31 March 2024; and

    (b) in relation to which the private health insurer was required, under the old reporting standard, to report by a date on or after the date of revocation of the old reporting standard.

    Note: For the avoidance of doubt, if a private health insurer was required to report under an old reporting standard, and the reporting documents were due before the date of revocation of the old reporting standard, the private health insurer is still required to provide any overdue reporting documents in accordance with the old reporting standard.

Interpretation

18. In this Reporting Standard:

    APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998.*

    due date means the relevant due date under paragraph 9 or, if applicable, the date on a notice of extension given under paragraph 11 of this Reporting Standard.

    officer has the meaning in the *Private Health Insurance (Prudential Supervision) Act*

2015.

private health insurer has the meaning in the *Private Health Insurance (Prudential Supervision) Act 2015*.

reporting period means a period mentioned in paragraph 8 or, if applicable, a period specified under paragraph 10 of this Reporting Standard.

19. Unless the contrary intention appears, a reference to an Act, Prudential Standard or Reporting Standard is a reference to the instrument as in force or existing from time to time.

20. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

HRF_605_0: Private Health Insurance Reform Data Collection

1. Movements of insured persons

Persons Movement Count (1)	Sex (2)	Private Health Insured Person Age (Age) (3)	Policy Or Person Movement Reason Type (4)	Private Hospital Insurance Product Tier Type (5)	Policy Treatment Type (6)	Risk Equalisation Jurisdiction (Geography) (7)	Psychiatric Care Waiting Period Exemption Type (8)
	Female		Discontinued	Basic	General Treatment Only	NSW	Used
	Male		New	Bronze	Hospital And General Treatment Combined	VIC	Not Used
	Other		Transfer From Another Fund	Silver	Hospital Treatment Only	QLD	Not Applicable
	Not Stated Or Inadequately Described		Transfer From Another Policy	Gold		SA	
			Transfer From Another State	Not Applicable		WA	
			Transfer To Another Policy			TAS	
			Transfer To Another State			ACT	
						NT	

2. Insured Persons

Insured Person Count (1)	Sex (2)	Private Health Insured Person Age (Age) (3)	Private Hospital Insurance Product Tier Type (4)	Policy Cover Type (5)	Policy Treatment Type (6)	Excess Amount (7)	Age Based Discount Percent (8)	Risk Equalisation Jurisdiction (Geography) (9)	Psychiatric Care Waiting Period Exemption Type (10)
	Female		Basic	Single	General Treatment Only		2%	NSW	Used
	Male		Bronze	Family	Hospital And General Treatment Combined		4%	VIC	Not Used
	Other		Silver	Single Parent	Hospital Treatment Only		6%	QLD	Not Applicable
	Not Stated Or Inadequately Described		Gold	Couple			8%	SA	
			Not Applicable	Two Plus Persons No Adults			10%	WA	
				Three Plus Adults			Not Applicable	TAS	
								ACT	
								NT	

3. Policies

Policy Count (1)	Private Hospital Insurance Product Tier Type (2)	Policy Cover Type (3)	Policy Treatment Type (4)	Excess Amount (5)	Risk Equalisation Jurisdiction (Geography) (6)
	Basic	Single	General Treatment Only		NSW
	Bronze	Family	Hospital And General Treatment Combined		VIC
	Silver	Single Parent	Hospital Treatment Only		QLD
	Gold	Couple			SA
	Not Applicable	Two Plus Persons No Adults			WA
		Three Plus Adults			TAS
					ACT
					NT

4. Hospital services, benefits, fees charged, treatment days and episodes

Services Count (1)	Benefits Paid Amount (2)	Fees Charged Amount (3)	Treatment Days Count (4)	Episode Count (5)	Private Health Insured Person Age (Age) (6)	Hospital and Hospital Substitute Treatment Type (7)	Psychiatric Care Indicator (8)	Risk Equalisation Jurisdiction (Geography) (9)	Admission Type (10)	Hospital Type (11)	Private Hospital Type (12)	Length Of Treatment Type (13)	Psychiatric Care Waiting Period Exemption Type (14)
						Medical Services	Yes	NSW	First Admission	Public Hospital	Day	Overnight	Used
						Other	No	VIC	Subsequent Admission	Private Hospital	Not Day	Day	Not Used
						Medical devices or human tissue products		QLD	Not Applicable	Hospital Substitute	Not Applicable	Not Applicable	Not Applicable
						Hospital Cover Travel And Accommodation		SA		Not Hospital			
						Not Applicable		WA					
								TAS					
								ACT					
								NT					

Reporting Form HRF 605.0

Private Health Insurance Reform Data Collection

Instruction Guide

This instruction guide is designed to assist in the completion of *Reporting Form HRF 605.0 Private Health Insurance Reform Data Collection* (HRF 605.0). This form collects information on a private health insurer's (PHI's) implementation of the Government's private health insurance reforms announced in October 2017.

General directions and notes

Reporting entity

HRF 605.0 must be completed by all PHIs for each health benefits fund of the PHI.

Reporting period

This form is to be completed in respect of each calendar quarter (i.e. the periods ending 30 September, 31 December, 31 March and 30 June).

Unit of measurement

This form must be completed in whole Australian dollars (no decimal place).

Definitions

Terms highlighted in ***bold italics*** indicate that the definition is provided in these instructions.

Age Based Discount Percentages	Means the age based discount percentage applicable. • If an age based discount of 2% applies, report ***2%***. • If an age based discount of 4% applies, report ***4%***. • If an age based discount of 6% applies, report ***6%***. • If an age based discount of 8% applies, report ***8%***. • If an age based discount of 10% applies, report ***10%***. • If an age based discount does not apply, report ***Not Applicable***.
Basic (private hospital insurance product tier type)	Means a health insurance policy (policy) that: a) covers ***hospital treatment***; b) covers at least the treatments in all of the clinical categories indicated for a basic policy in Schedule 4 of the *Private Health Insurance (Complying Product) Rules 2015*; and c) is not a ***Gold***, ***Silver***, or ***Bronze*** policy.
Bronze (private hospital insurance product tier type)	Means a policy that: a) covers ***hospital treatment***; b) covers at least the treatments in all of the clinical categories indicated for a bronze policy in Schedule 4 of the *Private Health Insurance (Complying Product) Rules 2015*; and c) is not a ***Gold*** or ***Silver*** policy.
Couple (policy cover type)	Means a policy under which two adults are insured (and no-one else).
Day (length of treatment type)	Means the treatment is one day only.
Day (private hospital type)	Means a private hospital that is not licensed or otherwise permitted to provide treatment that includes part of an overnight stay at a hospital.
Discontinued (policy or person movement)	Means policies and insured persons leaving the health fund. Represents the balancing item for the aggregate fund coverage from one quarter to the next. This includes: • deaths (decrease in insured persons, not necessarily policies); and • suspended policies, where they are not included in the coverage count for risk equalisation purposes.

Excess Amount	Means an amount of money a policy holder agrees to pay before private health insurance benefits are payable. An ***excess amount*** may be capped at a total amount for the year. For taxation purposes those taxpayers who would be subject to the Medicare Levy Surcharge are exempted if they have a ***hospital treatment*** policy with an ***excess amount*** no greater than $750 for a policy covering a single person or an ***excess amount*** no greater than $1,500 for a policy covering more than one person. Excess policies includes all policy holders who contribute to ***hospital treatment*** policies under which an agreed, ***excess*** amount is paid by the policy holder for ***hospital treatment*** and/or ***general treatment*** services, reducing the benefit otherwise payable in exchange for lower premium costs. ***Excess amount*** (front-end deductible) An ***excess amount*** is an amount of money a policy holder agrees to pay for a hospital stay before health fund benefits are payable. For example, if a policy has an ***excess amount*** of $200, the insured person will be required to pay the first $200 of the hospital costs if they go to hospital as a private patient. An ***excess amount*** could apply every time the insured person goes to hospital in a year, or it may be capped at a total amount that will be paid in each year.
Family (policy cover type)	Means a policy under which three or more people are insured, only two of whom are adults.
Female (sex)	Means persons who have female or predominantly feminine biological characteristics, or female sex assigned at birth.
General Treatment	Has the meaning given by the *Private Health Insurance Act 2007* (PHI Act).
General Treatment Only (policy treatment type)	Means a policy that does not cover ***hospital treatment*** or hospital-substitute treatments.
Gold (private hospital insurance product tier type)	Means a policy that: a) covers ***hospital treatment***; and b) covers the treatments in all of the clinical categories indicated for a gold policy in Schedule 4 of the *Private Health Insurance (Complying Product) Rules 2015*.

Hospital Cover Travel And Accommodation (hospital and hospital substitute treatment type)	Means accommodation expenses for a parent/partner to accompany a patient who is an in-patient of a public or private hospital. It is also in relation to travel costs where a patient receives treatment at a hospital more than a specified distance from a patient's home and in circumstances where the patient chooses not to be an in-patient. These benefits should be recorded against the ***private health insured person age*** of the patient, not the parent/partner.
Hospital And General Treatment Combined (policy treatment type)	Means a policy that covers ***hospital*** and ***general treatments***.
Hospital Treatment	Has the meaning given by the PHI Act.
Hospital Treatment Only (policy treatment type)	Means a policy that covers only ***hospital treatments***.
Male (sex)	Means persons who have male or predominantly masculine biological characteristics, or male sex assigned at birth.
Medical Services (hospital and hospital substitute treatment type)	Means benefits paid for ***medical services*** provided as part of ***hospital treatment*** or hospital-substitute treatment if a Medicare benefit is payable for the service.
New (policy or person movement)	Means the policy or insured person has joined but has not transferred from another fund.
Not Applicable (Hospital And Hospital Substitute Treatment Type)	Means the hospital and hospital substitute treatment type does not apply.
Not Applicable (Length Of Treatment Type)	Means the length of treatment type does not apply.
Not Applicable (private hospital type)	Means a public hospital or a hospital substitute facility.
Not Applicable (private hospital insurance product tier type)	Means the private hospital insurance product tier type does not apply.

Not Day (private hospital type)	Means a private hospital that is licensed or otherwise permitted to provide treatment that includes part of an overnight stay at a hospital.
Not Stated Or Inadequately Described (sex)	Means the sex of a person is not stated or is inadequately described.
Other (hospital and hospital substitute treatment type)	Means a treatment other than ***Medical Services***, ***Medical Devices Or Human Tissue Products***, or ***Hospital Cover Travel And Accommodation***.
Other (sex)	Means persons who have mixed or non-binary biological characteristics (if known), or a non-binary sex assigned at birth.
Overnight (length of treatment type)	Means the treatment involves more than one day.
Persons Movement Count	Means the count of insured persons movements. Includes changes in the ***policy cover type***.
Policy	Means a health insurance policy.
Policy Treatment Type	Means the type of treatment covered by a policy. The ***policy treatment types*** are: • ***General Treatment Only***; • ***Hospital And General Treatment Combined***; and • ***Hospital Treatment Only***.
Policy Cover Type	Means the type and number of people covered by a policy. The ***policy cover types*** are: • ***Single***; • ***Family***; • ***Single Parent***; • ***Couple***; • ***Two Plus Persons No Adults***; and • ***Three Plus Adults***.

Private Health Insured Person Age	Means the age of the insured person at the date of treatment, or where no treatment is provided, the age of the person at the end of the ***reporting period***. Where an insured person changes age during an episode: a) the episode is to be reported in the age that the episode was finalised; b) the days and benefits are to be reported for the age in which they were incurred (e.g. a 20 day episode with an accommodation cost of $200 per day, where the insured person turned 50 on day 4, is reported as: 1 episode under 50, 3 days under 49 and 17 days under 50, $600 under 49 and $3,400 under 50) Note: apportionment of benefits by the number of days in each age only relates to the case where the treatment covers more than one age, for example an invoice is received for accommodation for a period where the person had a number of days in one age and a number of days in another age. In the case where individual treatments are paid during a single episode where the person moves from one age to another the benefits paid for those treatments should be reported against the age of the person as at the date of the treatment. Do not sum all benefits paid over an episode spanning two ages and then apportion them over the ages; and c) services are reported under the age at the date of treatment.
Private Hospital Insurance Product Tier Type	Means the private hospital insurance product tiers as listed in Schedule 4 of the *Private Health Insurance (Complying Product) Rules 2015*. The ***private hospital insurance product tier types*** are: • ***Basic***; • ***Bronze***; • ***Silver***; and • ***Gold***.
Medical Devices Or Human Tissue Products (hospital and hospital substitute treatment type)	Means a treatment related to medical devices or human tissue products of the kinds listed in the Rules made under item 4 of the table in section 333-20 of the PHI Act.

Risk Equalisation Jurisdiction	Means the risk equalisation jurisdiction as defined in the *Private Health Insurance (Prudential Supervision) Act 2015*. The jurisdictions are: • New South Wales (NSW); • Victoria (VIC); • Queensland (QLD); • South Australia (SA); • Western Australia (WA); • Tasmania (TAS); • Australian Capital Territory (ACT); and • Northern Territory (NT).
Silver (private hospital insurance product tier type)	Means a policy that: a) covers ***hospital treatment***; b) covers at least the treatments in all of the clinical categories indicated for a silver policy in Schedule 4 of the *Private Health Insurance (Complying Product) Rules 2015*; and c) is not a ***Gold*** policy.
Sex	Means the distinction between ***male***, ***female***, and others who do not have biological characteristics typically associated with either the male or female sex.
Single (policy cover type)	Means a policy under which only one person is insured.
Single Parent (policy cover type)	Means a policy under which two or more people are insured, only one of whom is an adult.
Three Plus Adults (policy cover type)	Means a policy under which three or more people are insured, at least three of whom are adults.
Transfer From Another Fund (policy or person movement)	Means the policy or insured person has transferred from another fund but is not joining as a new fund member to private health insurance.
Transfer From Another Policy (policy or person movement)	Means the policy or insured person has transferred from another ***policy treatment type*** with the same insurer. ***Transfer from another policy*** refers to transfers between the treatment types of ***hospital treatment only***, ***hospital treatment and general treatment combined*** and ***general treatment only***. Note that a change in the ***policy cover type*** (e.g. ***single*** to ***couple***) does not constitute a change in treatment policy.

Transfer From Another State (policy or person movement)	Means the policy or insured person has transferred from another state within the same fund.
Transfer To Another Policy (policy or person movement)	Means the policy or insured person has transferred to another ***policy treatment type*** with the same insurer. ***Transfer to another policy*** refers to transfers between the treatment types of ***hospital treatment only***, ***hospital treatment and general treatment combined*** and ***general treatment only***. Note that a change in the ***policy cover type*** (e.g. ***single*** to ***couple***) does not constitute a change in treatment policy.
Transfer To Another State (policy or person movement)	Means the policy or insured person has transferred to another state within the same fund.
Two Plus Persons No Adults (policy cover type)	Means a policy under which two or more people are insured, none of whom is an adult.
Waiting Period	The ***waiting period*** for a benefit under an insurance policy is the period: 1. starting at the time the person becomes insured under the policy; and 2. ending at the time specified in policy; during which the person is not entitled to the benefit.

Psychiatric care definitions

Benefits Paid Amount	The ***benefits paid amount*** under a psychiatric care ***waiting period*** exemption means the total eligible benefit***s*** paid by the PHI for an episode that occurred during the two months waived period for the quarter.
First Admission	To be considered a ***first admission*** with psychiatric care ***waiting period*** exemption, a ***first admission*** must have occurred within the first two months of the upgrade and the person must have decided to use the once-off exemption for the admission.
Not Applicable (Admission Type)	Means the admission type does not apply.
Psychiatric Care Indicators	Report ***Yes*** if psychiatric care has been provided, otherwise report ***No***.
Psychiatric Care Waiting Period Exemption Types	A psychiatric care ***waiting period*** exemption has been ***used*** if: • a person transfers to a policy which provides higher benefits for psychiatric treatment than the benefit for psychiatric treatment under the old policy; • the person makes a claim under the new policy for psychiatric treatment within the first two months following the product upgrade; and • the person decides to utilise the once-off exemption and receive higher benefits for that admission. A psychiatric care ***waiting period*** exemption is ***not used*** if all of the above do not apply. If the ***waiting period*** exemption is not applicable, then report ***not applicable***.
Subsequent Admission	Means subsequent admissions to a hospital for the same condition as the initial admission. To be considered a ***subsequent admission*** with ***waiting period*** exemption, a ***subsequent admission*** must have occurred within the waived period.

Specific instructions

Table 1: Movements of insured persons

Report data as at the end of the ***reporting period***.

	Name	Unique identifier	Applicable to:	Valid values	Description
1	Persons Movement Count	Y	All private health insurers	Whole numbers	Report the ***persons movements count*** during the ***reporting period***.
2	Sex	Y	All private health insurers	• ***Female*** • ***Male*** • ***Other*** • ***Not Stated Or Inadequately Described***	Report according to the ***sex*** of the insured persons.
3	***Private Health Insured Person Age***	Y	All private health insurers	Whole numbers	Report the ***private health insured person age*** of the insured persons.
4	Policy Or Person Movement Reason Type	Y	All private health insurers	• ***Discontinued*** • ***New*** • ***Transfer From Another Fund*** • ***Transfer From Another Policy*** • ***Transfer From Another State*** • ***Transfer To Another Policy*** • ***Transfer To Another State***	Report the policy or person movement reason type.
5	Private Hospital Insurance	Y	All private health	• ***Basic***	Report the ***private hospital insurance product***

	Product Tier Type		insurers	• ***Bronze*** • ***Silver*** • ***Gold*** • ***Not Applicable***	***tier type***.
6	Policy Treatment Type	Y	All private health insurers	• ***General Treatment Only*** • ***Hospital And General Treatment Combined*** • ***Hospital Treatment Only***	Report the ***policy treatment type***.
7	***Risk Equalisation Jurisdiction*** (Geography)	Y	All private health insurers	• NSW • VIC • QLD • SA • WA • TAS • ACT • NT	Report the relevant ***risk equalisation jurisdiction***.
8	Psychiatric Care Waiting Period Exemption Type	Y	All private health insurers	• ***Used*** • ***Not Used*** • ***Not Applicable***	Report whether a psychiatric care ***waiting period*** exemption has been ***used***.

Table 2: Insured persons

Report data as at the last day of the ***reporting period***.

	Name	Unique identifier	Applicable to:	Valid values	Description
1	Insured Person Count		All private health insurers	Whole numbers	Report the count of insured persons as at the last day of the ***reporting period***.
2	Sex	Y	All private health insurers	• ***Female*** • ***Male*** • ***Other*** • ***Not Stated Or Inadequately Described***	Report according to the ***sex*** of the insured persons.
3	***Private Health Insured Person Age***	Y	All private health insurers	Whole numbers	Report the ***private health insured person age*** of the insured persons.
4	Private Hospital Insurance Product Tier Type	Y	All private health insurers	• ***Basic*** • ***Bronze*** • ***Silver*** • ***Gold*** • ***Not Applicable***	Report the ***private hospital insurance product tier type***.
5	Policy Cover Type	Y	All private health insurers	• ***Single*** • ***Family*** • ***Single Parent*** • ***Couple*** • ***Two Plus Persons No Adults*** • ***Three Plus Adults***	Report the ***policy cover type***.
6	Policy Treatment Type	Y	All private health insurers	• ***General Treatment Only***	Report the ***policy treatment type***.

				• ***Hospital And General Treatment Combined*** • ***Hospital Treatment Only***	
7	Excess Amount	Y	All private health insurers	Dollar amount	Report the value of the ***excess amount***.
8	Age Based Discount Percent	Y	All private health insurers	• ***2%*** • ***4%*** • ***6%*** • ***8%*** • ***10%*** • ***Not Applicable***	Report the age-based discount percent as a percentage.
9	***Risk Equalisation Jurisdiction*** (Geography)	Y	All private health insurers	• NSW • VIC • QLD • SA • WA • TAS • ACT • NT	Report the relevant ***risk equalisation jurisdiction***.
10	Psychiatric Care Waiting Period Exemption Type	Y	All private health insurers	• ***Used*** • ***Not Used*** • ***Not Applicable***	Report whether a psychiatric care ***waiting period*** exemption has been ***used***.

Table 3: Policies

Report data as at the last day of the ***reporting period***.

	Name	**Unique identifier**	**Applicable to:**	**Valid values**	**Description**
1	Policy Count		All private health	Whole numbers	Report the policy count as at the last day of

			insurers		the ***reporting period***.
2	Private Hospital Insurance Product Tier Type	Y	All private health insurers	• ***Basic*** • ***Bronze*** • ***Silver*** • ***Gold*** • ***Not Applicable***	Report the private hospital insurance product tier.
3	Policy Cover Type	Y	All private health insurers	• ***Single*** • ***Family*** • ***Single Parent*** • ***Couple*** • ***Two Plus Persons No Adults*** • ***Three Plus Adults***	Report the ***policy cover type***.
4	Policy Treatment Type	Y	All private health insurers	• ***General Treatment Only*** • ***Hospital And General Treatment Combined*** • ***Hospital Treatment Only***	Report the ***policy treatment type***.
5	Excess Amount	Y	All private health insurers	Dollar amount	Report the value of the ***excess amount***.
6	***Risk Equalisation Jurisdiction*** (Geography)	Y	All private health insurers	• NSW • VIC • QLD • SA • WA • TAS • ACT • NT	Report the relevant ***risk equalisation jurisdiction***.

Table 4: Hospital services, benefits, fees charged, treatment days and episodes

Report data as at the last day of the ***reporting period***.

	Name	Unique identifier	Applicable to:	Valid values	Description
1	Services Count		All private health insurers	Whole numbers	Report the count of services during the ***reporting period***.
2	Benefits Paid Amount		All private health insurers	Dollar amount	Report the value of benefits paid during the ***reporting period***.
3	Fees Charged Amount		All private health insurers	Dollar amount	Report the value of fees charged during the ***reporting period***.
4	Treatment Days Count		All private health insurers	Whole numbers	Report the count of treatment days during the ***reporting period***.
5	Episode Count		All private health insurers	Whole numbers	Report the count of episodes during the ***reporting period***.
6	***Private Health Insured Person Age***	Y	All private health insurers	Whole numbers	Report the ***private health insured person age*** of the insured persons.
7	Hospital And Hospital Substitute Treatment Type	Y	All private health insurers	• ***Medical Services*** • ***Other*** • ***Medical Devices Or Human Tissue Products*** • ***Hospital Cover Travel And Accommodation*** • ***Not Applicable***	Report the hospital and hospital substitute treatment type.
8	Psychiatric Care Indicator	Y	All private health insurers	• ***Yes*** • ***No***	Report whether psychiatric care has been provided.
9	***Risk Equalisation Jurisdiction*** (Geography)	Y	All private health insurers	• NSW • VIC • QLD	Report the relevant ***risk equalisation jurisdiction***.

				• SA • WA • TAS • ACT • NT	
10	Admission Type	Y	All private health insurers	• ***First Admission*** • ***Subsequent Admission*** • ***Not Applicable***	Report the admission type.
11	Hospital Type	Y	All private health insurers	• Public Hospital • Private Hospital • Hospital Substitute • Not Hospital	Report the hospital type.
12	Private Hospital Type	Y	All private health insurers	• ***Day*** • ***Not Day*** • ***Not Applicable***	Report the private hospital type.
13	Length Of Treatment Type	Y	All private health insurers	• ***Overnight*** • ***Day*** • ***Not Applicable***	Report the length of treatment type.
14	Psychiatric Care Waiting Period Exemption Type	Y	All private health insurers	• ***Used*** • ***Not Used*** • ***Not Applicable***	Report whether a psychiatric care ***waiting period*** exemption has been ***used***.