

## **98% customer satisfaction across participating hirmaa health insurers**

According to independent research, the customers of 13 community based and not-for-profit hirmaa health insurers are amongst the most satisfied in the country.

“The research conducted by Discovery Research collected close to 18,000 responses with average satisfaction across the 13 participating hirmaa health insurers coming in at 98%, an outstanding achievement,” said Managing Partner of Discovery Research, Mr David Williams.

“A 98% satisfaction rate is very impressive and once again demonstrates the enormous commitment that hirmaa funds have towards serving the needs and expectations of their policy holders.”

hirmaa CEO Matthew Koce described this year’s results as a fantastic achievement which helps explain why hirmaa funds tend to grow faster than the industry average and experience lower annual lapse rates when compared with the big for-profits.

According to Private Health Insurance Ombudsman data, the Big 3 for-profit insurers (Medibank, Bupa, NIB) have average retention of just 83.23% whereas that figure rises to 89.7% for hirmaa funds.

“Over a period of ten consecutive years of research, hirmaa funds have consistently averaged customer satisfaction scores above 97%,” said CEO Matthew Koce.

“Close to 18,000 customers responded to the survey so it paints a comprehensive and accurate picture of how the participating hirmaa funds are performing.”

“All hirmaa health insurers are either community based or not-for-profit. They exist only to serve the needs of their members, not to deliver a dividend to shareholders,” said hirmaa CEO, Mr Matthew Koce.

“The big for-profit insurers need to send profits to their shareholders and overseas investors. Sometimes that involves not only putting up premiums, but cutting back on services covered,”

“Not-for-profit and community based insurers operate in surplus but only at a level that returns maximum value to their customers.”

Consumers need to be aware that not all health funds are the same. Whether it be quality of health cover, communication to members, fast payment of claims, value for money or price competitiveness, the independent research proves that hirmaa funds are performing at extremely high standards.

hirmaa is the peak industry body for eighteen private health insurers which are community based and not-for-profit. In all, the hirmaa funds provide private health insurance to over one million Australians.

20 May, 2015

**Further enquiries:**  
Matthew Johnson  
(03) 9896 9371

## Research Metrics

Total Respondents:	<ul style="list-style-type: none"> <li>↻ 17,901</li> </ul>
hirmaa Funds Involved: [13]	<ul style="list-style-type: none"> <li>↻ Defence Health</li> <li>↻ Doctors' Health Fund</li> <li>↻ HCI</li> <li>↻ Mildura District Hospital Fund</li> <li>↻ Navy Health</li> <li>↻ Peoplecare Health Insurance</li> <li>↻ Phoenix Health Fund</li> <li>↻ Police Health</li> <li>↻ RBHS</li> <li>↻ rt health fund</li> <li>↻ St Lukes Health</li> <li>↻ Teachers Health Fund</li> <li>↻ Westfund</li> </ul>
Research Conducted:	<ul style="list-style-type: none"> <li>↻ February 2015</li> </ul>
Service Areas Tested:	<ul style="list-style-type: none"> <li>↻ Member Communication</li> <li>↻ Telephone Service</li> <li>↻ Written Service</li> <li>↻ Payment of Claims</li> </ul>
Values Tested:	<ul style="list-style-type: none"> <li>↻ Value for Money, Price Competitiveness, Benefits Positioning, Premium Affordability, Reliability, Integrity, Personal Service, Friendliness, Member Service Focus, Ease of Dealing With, Staff Problem Solving, Understanding of Cover and Website Information</li> </ul>

## Overview of Results

<p><b>Overall Member Satisfaction</b> Overall, how satisfied are you with your health fund membership?</p>	<p><b>2015: 98% satisfied</b> 2014: 98% satisfied 2013: 97% satisfied 2012: 98% satisfied 2011: 98% satisfied</p>	<p>2010: 98% satisfied 2009: 98% satisfied 2008: 97% satisfied 2007: 98% satisfied 2006: 97% satisfied</p>
<p><b>Member Communication</b> How satisfied are you with the amount of communication that you receive regarding your membership?</p>	<p><b>2015: 96% satisfied</b> 2014: 97% satisfied 2013: 97% satisfied 2012: 96% satisfied 2011: 96% satisfied</p>	<p>2010: 96% satisfied 2009: 95% satisfied 2008: 94% satisfied 2007: 94% satisfied 2006: 93% satisfied</p>
<p><b>Telephone Service</b> How satisfied have you been with the quality of the service that you have received over the telephone, i.e. in terms of your problem being solved, the advice that you have been given, etc?</p>	<p><b>2015: 97% satisfied</b> 2014: 97% satisfied 2013: 96% satisfied 2012: 97% satisfied 2011: 97% satisfied</p>	<p>2010: 97% satisfied 2009: 97% satisfied 2008: 95% satisfied 2007: 96% satisfied 2006: 96% satisfied</p>
<p><b>Written Service</b> How satisfied are you with the service offered by mail, fax or email?</p>	<p><b>2015: 95% satisfied</b> 2014: 95% satisfied 2013: 95% satisfied 2012: 94% satisfied 2011: 94% satisfied</p>	<p>2010: 96% satisfied 2009: 95% satisfied 2008: 95% satisfied 2007: 95% satisfied 2006: 95% satisfied</p>

<p style="text-align: center;"><b>Payment of Claims</b> How satisfied are you with the speed of the payment of your claim(s)?</p>	<p>2015: 98% satisfied 2014: 98% satisfied 2013: 98% satisfied 2012: 97% satisfied 2011: 98% satisfied</p>	<p>2010: 98% satisfied 2009: 97% satisfied 2008: 95% satisfied 2007: 95% satisfied 2006: 97% satisfied</p>
<p style="text-align: center;"><b>Value for Money</b> Offers good value for money to its members</p>	<p>2015: 85% agree 2014: 86% agree 2013: 86% agree 2012: 86% agree 2011: 86% agree</p>	<p>2010: 86% agree 2009: 87% agree 2008: 84% agree 2007: 85% agree 2006: 84% agree</p>
<p style="text-align: center;"><b>Price Competitiveness</b> Is competitively priced with other health funds</p>	<p>2015: 78% agree 2014: 79% agree 2013: 78% agree 2012: 79% agree 2011: 80% agree</p>	<p>2010: 80% agree 2009: 81% agree 2008: 79% agree 2007: n/a 2006: n/a</p>