

Members Health Key Findings

NATIONAL REPORT 2026

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Key Findings

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A staggering 56 per cent of Australians have not accessed healthcare services in the past 18 months due to likely costs, a new survey of 2,500 people reveals. 42 per cent have not seen a dentist, 33 per cent have not seen a GP and 27 per cent have not had their eyes checked in almost two years due to the likely cost.

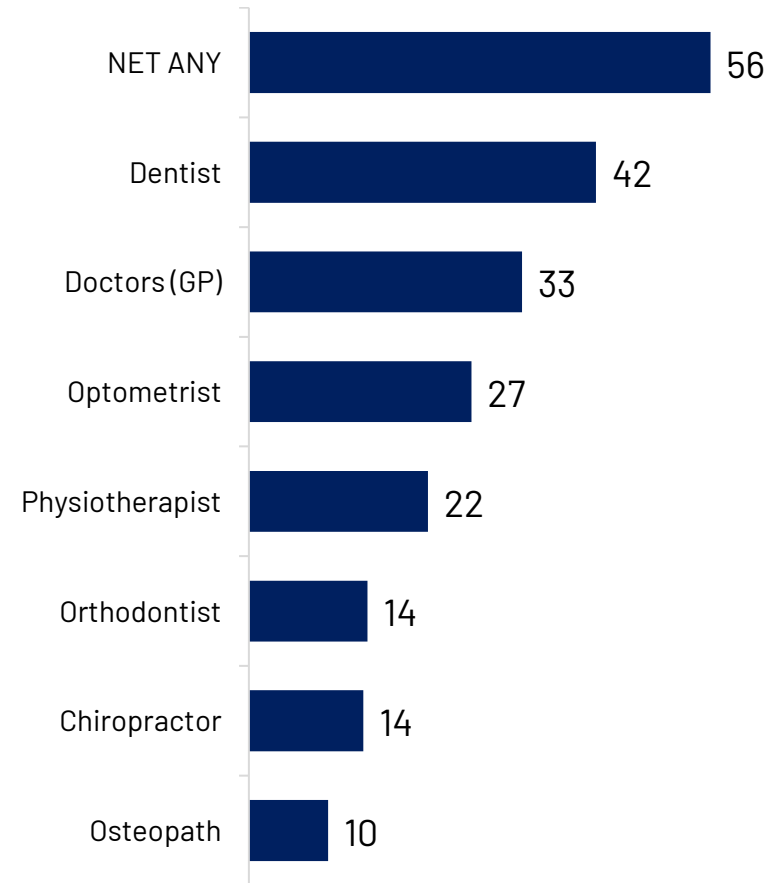
Not accessed any **of the services** in the P18M due to cost (%)

Optometrist, Doctor (GP), Dentist, Orthodontist, Physio, Chiro, Osteo



D5. In the last 18 months, have you or a family member needed any of the following services but have not accessed them because of the likely cost?

Services **not accessed** in the P18M due to cost (% Yes)



D5. In the last 18 months, have you or a family member needed any of the following services but have not accessed them because of the likely cost?

If PHI covered all or part of the cost, would you be more likely to have accessed **any of the services** in the P18M? (%)

Asked if doesn't have extras cover



D6. In the last 18 months, if you had private health insurance that covered all or part of the cost, would you have accessed the following services more often?

With 7 in 10 Aussies aged between 18 and 34 not accessing any healthcare services in almost two years.

Slide among those aged 18-34

Not accessed any **of the services** in the P18M due to cost (%)

Optometrist, Doctor (GP), Dentist, Orthodontist, Physio, Chiro, Osteo



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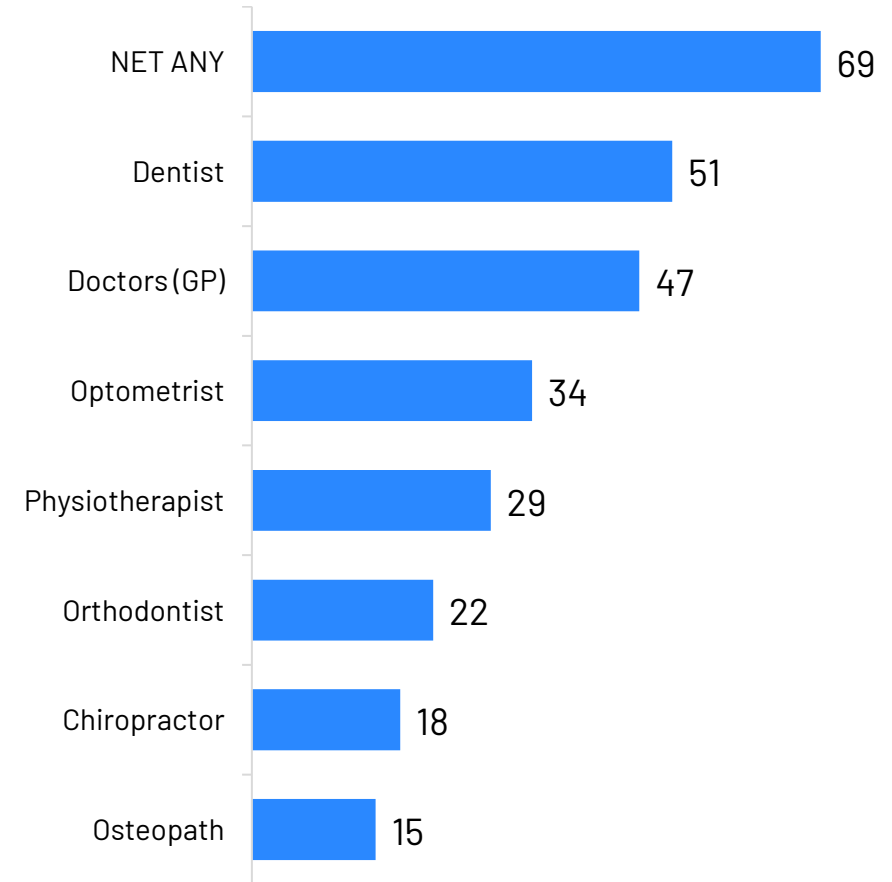


D6. In the last 18 months, if you had private health insurance that covered all or part of the cost, would you have accessed the following services more often?

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Base: D5. Aged 18-34 n=670; D6. doesn't have extras cover & aged 18-34n=387.

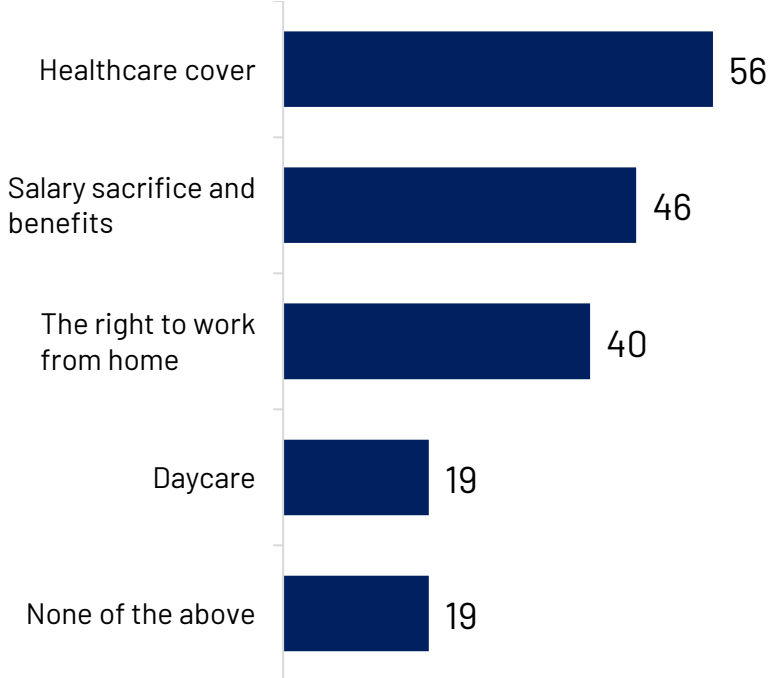
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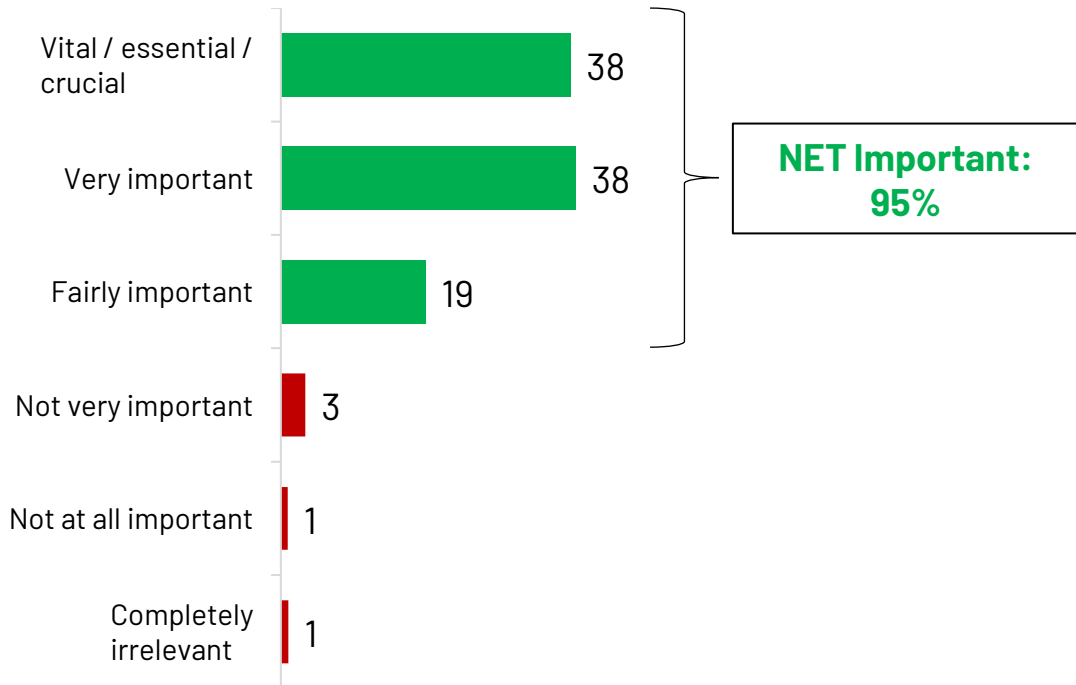
Healthcare cover tops the list of desired workplace benefits for 56 per cent of Australians, over salary sacrificing, WFH rights and even child daycare.

Desired employer offered **benefits/salary packaging** options (%)



The Ipsos research shows 95 per cent of Australians want to belong to a health insurance provider that puts people ahead of profits.

Importance that your insurer **prioritises people over profits** (%)



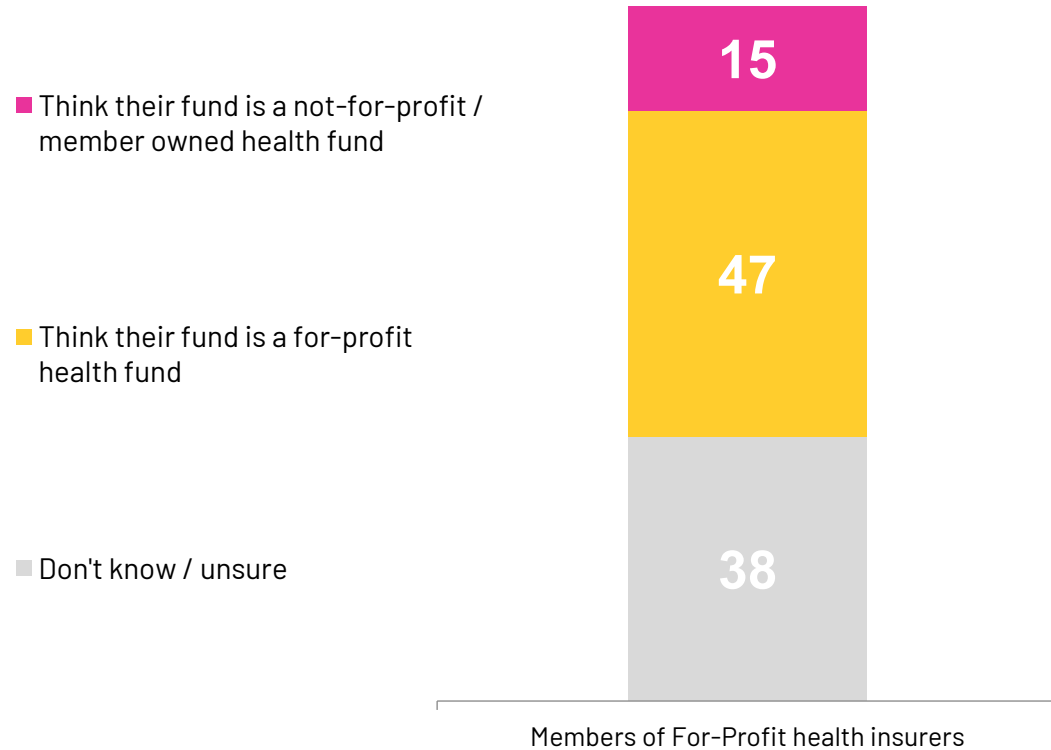
MISC_2. Which of the following benefits would you like your current employer to offer as a part of your salary packaging and/or benefits?

Q4A. How important are each of the following factors when thinking about taking out private health insurance? ... that your insurer prioritises people over profits



Yet over half of members (53 per cent) of for-profit insurers are either confused or unsure if their private health insurer is for-profit.

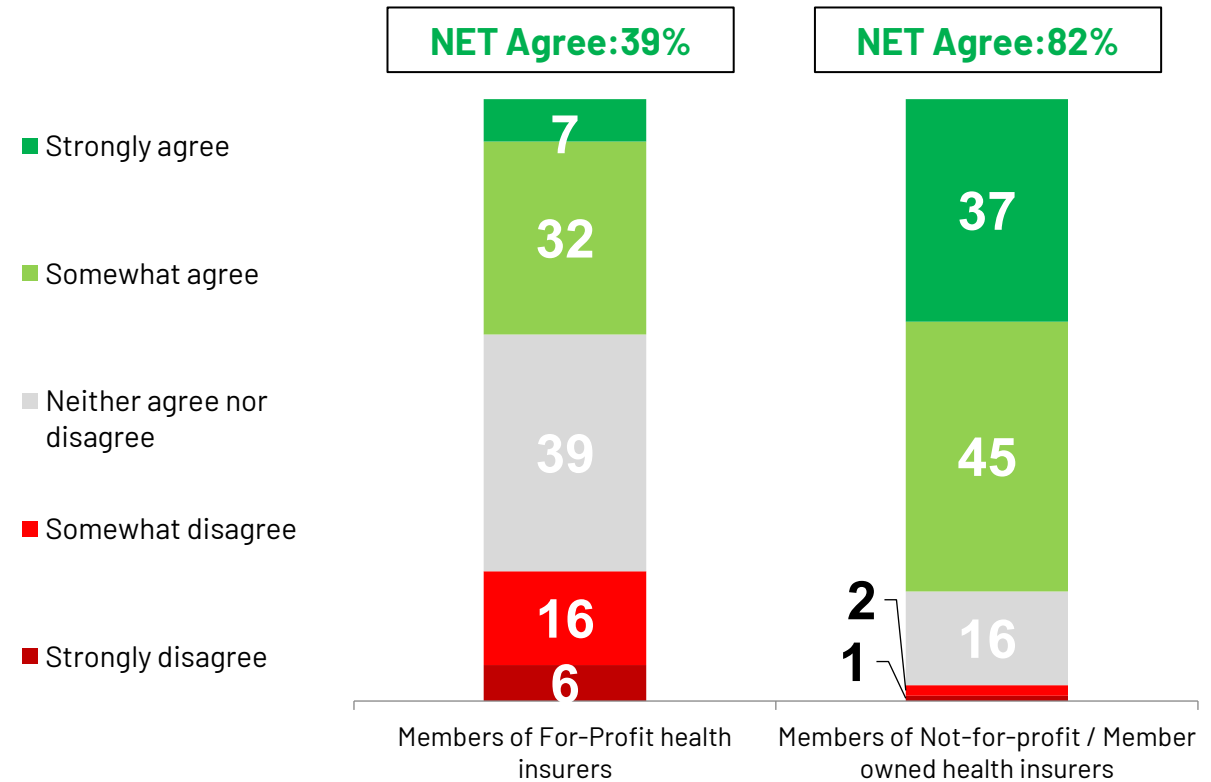
Belief of **fund status** (%) (among for-profit fund members)



Q1A. To the best of your knowledge is your fund **not-for-profit (or part of a member-owned group)** or **for-profit**? // SQ0. Health fund provider.

Only four in ten (39%) members of for-profit health insurers believe their fund acts in their best interest. On the other hand, eight in ten (82%) members of not-for-profit / member owned health insurers believe their health fund acts in their best interest.

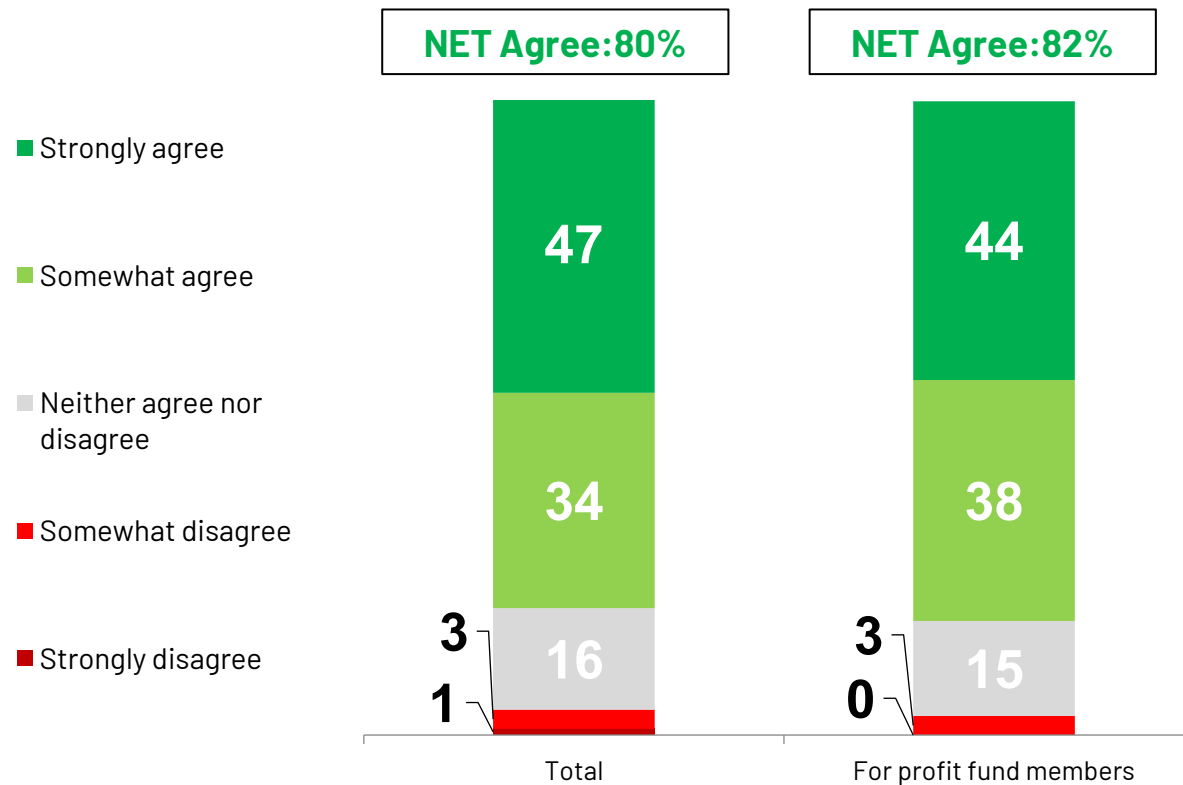
Belief that their health fund acts in their best interest (%)



Q6A. To what extent do you agree or disagree that the following types of health insurers act in the best interest of their members? For profit health insurers asked about for profit. NFP/MO asked about NFP/MO

The vast majority of Australians agree that profits from private health insurers should always go back to their members. Four-in-five Australians who are with for-profit insurers (82%) agree that profits from private health insurers should always go back to their members even though they are with for-profit funds.

Belief that profits from funds should always go back to members (%)

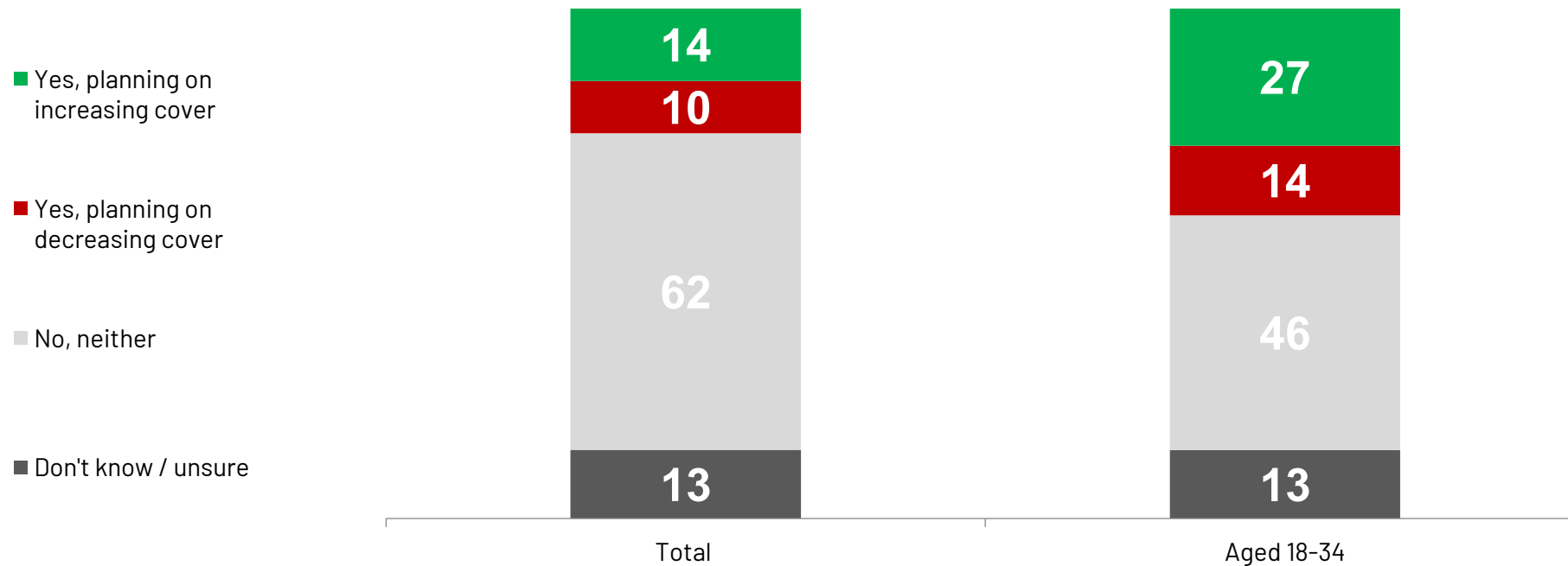


Q2B. To what extent do you agree or disagree that profits from Private Health Insurance providers should always go back to the members?

Younger Australians (those aged 18-34) are more likely to change their level of cover over the next 12-18 months – almost 30 per cent said they are looking to increase their cover – bucking the cost-of-living crisis.

Are you considering changing your level of PHI cover in the next 12-18 months?

Asked if has private health insurance



Q5. Are you considering changing your level of private health insurance coverage in the next 12-18 months?

Supporting findings

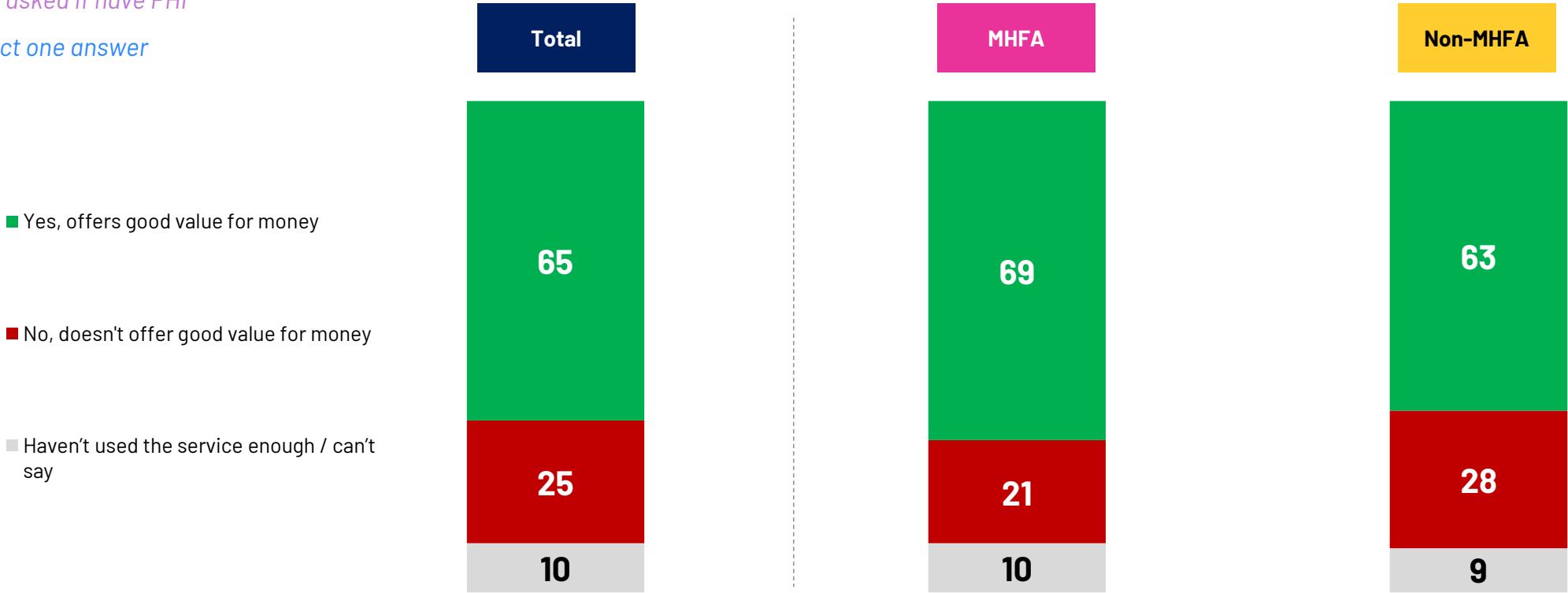
2

MHFA members are more likely than non-MHFA members to believe that their fund offers good value for money.

Do you think **your** private health insurance fund offers good value for money? (%)

Only asked if have PHI

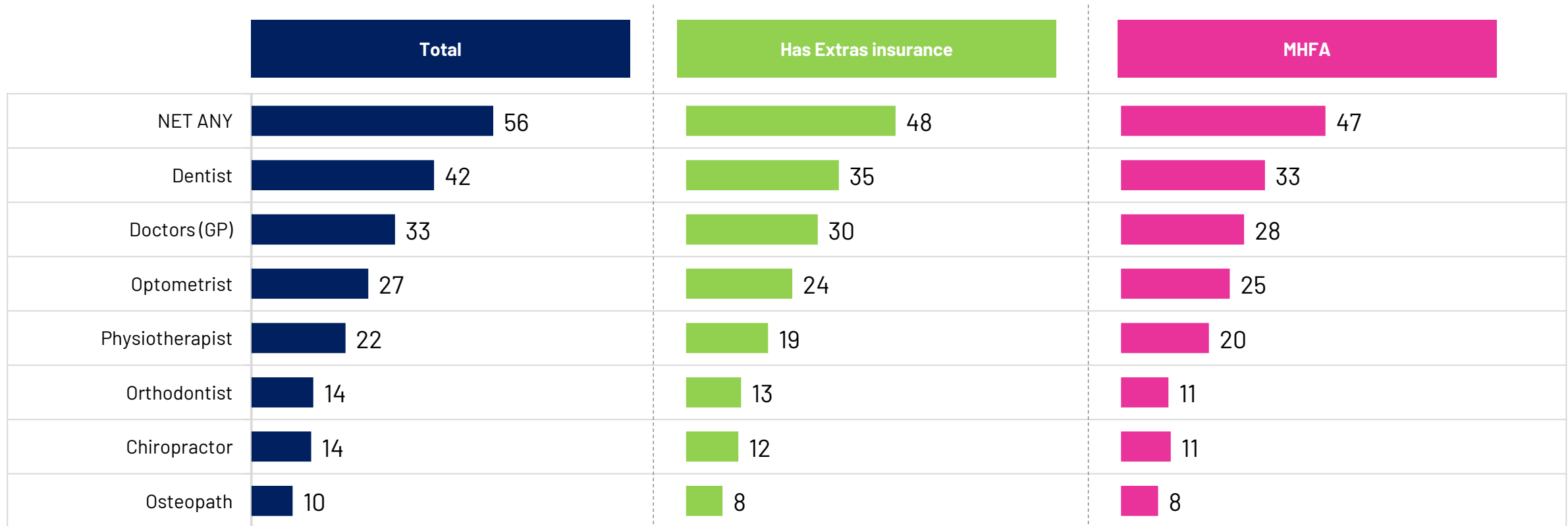
Select one answer



Q5A. Do you think your private health insurance fund, [Health Fund], offers good value for money? Please select one answer.

42% have not seen a dentist, 33% have not seen a GP and 27% have not had their eyes checked in almost two years – the research found that those with access to extras cover were less likely to skip these services and Members Health fund members even less likely to skip.

Services **not accessed** in the P18M due to cost (% Yes)



D5. In the last 18 months, have you or a family member needed any of the following services but have not accessed them because of the likely cost?

Audience profile

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Profile of respondents 1/2

| PHI.H. PHI Status | Total |
|-------------------|-------|
| Has PHI | 55% |
| Doesn't have PHI | 45% |

| S01. Gender | Total |
|-------------|-------|
| Male | 49% |
| Female | 51% |

| S02. Age | Total |
|----------|-------|
| 18-24 | 7% |
| 25-34 | 23% |
| 35-44 | 16% |
| 45-54 | 18% |
| 55-64 | 14% |
| 65-74 | 15% |
| 75+ | 7% |

| S03H. Location | Total |
|----------------|-------|
| Metro | 68% |
| Regional | 32% |

| S03H. State | Total |
|-------------|-------|
| VIC | 26% |
| NSW | 31% |
| QLD | 20% |
| WA | 11% |
| SA | 7% |
| TAS | 2% |
| ACT | 2% |
| NT | 1% |

| D2. Education level | Total |
|---|-------|
| Postgraduate degree (honours, Masters, PhD) | 13% |
| Graduate diploma or graduate certificate | 6% |
| Bachelor Degree (undergraduate) | 25% |
| Advanced diploma or diploma | 12% |
| Certificate level IV | 9% |
| Certificate level III | 8% |
| Year 12 | 13% |
| Year 11 | 2% |
| Year 10 | 7% |
| Certificate level II | 1% |
| Certificate level I | 0% |
| Year 9 or below | 2% |
| No educational attainment | 0% |

| D1.A. Personal income | Total |
|-----------------------|-------|
| \$101,000 or less | 70% |
| \$101,001- \$118,000 | 8% |
| \$118,001- \$158,000 | 7% |
| More than \$158,000 | 4% |
| Prefer not to say | 11% |

| D1.B. Household income | Total |
|------------------------|-------|
| \$202,000 or less | 68% |
| \$202,000 - \$236,000 | 12% |
| \$236,001 - \$316,000 | 8% |
| More than \$316,000 | 5% |
| Prefer not to say | 8% |

Profile of respondents 2/2

| Income thresholds for 2025-2026 based off of D1_A / D1_B | Total |
|--|-------|
| Base Tier | 69% |
| Tier 1 | 9% |
| Tier 2 | 7% |
| Tier 3 | 4% |
| Prefer not to say | 10% |

| SQ4. Type of cover | Total |
|---------------------------------------|-------|
| Hospital only | 17% |
| Ancillary/Extras only | 12% |
| Both hospital + Ancillary/Extras only | 72% |
| NET Hospital | 88% |
| NET Extras | 83% |

| SQ5. Who mainly manages your membership | Total |
|---|-------|
| Me, solely | 66% |
| Me, jointly | 29% |
| Someone else | 5% |

| SQ7. # years been with current fund | Total |
|-------------------------------------|-------|
| Less than 1 year | 7% |
| 1-2 years | 15% |
| 3-5 years | 26% |
| 6-10 years | 16% |
| 11-20 years | 14% |
| 20+ years | 22% |

| SQ4a. Used PHI in last two years | Total |
|-------------------------------------|-------|
| Used hospital cover | 15% |
| Used extras cover | 39% |
| Used both hospital and extras cover | 31% |
| NET Used | 85% |

| SQ6. # people covered under membership | Total |
|--|-------|
| One | 38% |
| Two | 27% |
| Three | 13% |
| Four | 16% |
| Five | 4% |
| Six | 1% |
| More than six | 0% |
| Unsure / don't know | 1% |

| SQ8. # years total had PHI | Total |
|----------------------------|-------|
| Less than 1 year | 2% |
| 1-2 years | 6% |
| 3-5 years | 15% |
| 6-10 years | 17% |
| 11-20 years | 17% |
| 20+ years | 42% |

| D3. Planning/expecting child in next 12-18 months | Total |
|---|-------|
| Currently pregnant | 2% |
| Actively trying to have a child | 2% |
| Expecting to start in this timeframe | 3% |
| No | 89% |

Methodology

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Research Design

| Design aspect | Details |
|-----------------------------|---|
| Methodology | 10-minute online survey with online panel participants. The survey was device agnostic and could be completed on mobile or desktop. |
| Sample sizes | n=2,500 nationally representative sample of Australians aged 18+. |
| Quotas | Nested age, gender and location quotas were employed during fieldwork to make sure that data collected was representative of the Australian population (based on ABS census data). A quota was also set for people who hold private health insurance vs don't (based on APRA data incidence) to ensure a representative sample. ATSI and LOTE monitored as natural incidence, with no fixed quotas applied. |
| Fieldwork Timing | Monday the 5 th of January 2026 – Friday the 16 th of January 2026. |
| Significance testing | Significance testing is applied at the 95% confidence interval. Data has been sig tested within groups. See the next slide for a full report legend. |
| Weighting | Data weighted to match national population with ABS census benchmarks. The weighting scheme was applied to account for nested age, gender, and location, with individual weight targets for ATSI, LOTE, and PHI status. Weight inputs are based on ABS Census data as well as (for the PHI status weight target) APRA data. The applied weight has an effective sample size of 89.1% (a relatively light weighting scheme). |
| Method disclosure statement | https://www.ipsos.com/en-au/disclosure_statements |

ENDS

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