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PRIVATE HEALTH CONTINUES TO DELIVER FOR AUSTRALIANS AS REFORM DEBATE PUTS AFFORDABILITY IN FOCUS

Members Health Fund Alliance has welcomed the latest private health insurance statistics released today by the Australian Prudential Regulation Authority (APRA), saying they demonstrate the important role private health insurance continues to play in Australia's healthcare system.

The September quarter results follow continued growth in private health participation, with almost 12.9 million Australians holding hospital cover at the end of September, representing 46.1 per cent of the population. More than 15.6 million Australians also held some form of general treatment cover for services such as dental, optical and physio. Hospital treatment membership recorded a net increase of 76,951 people over the quarter, while general treatment membership increased by 78,823.

Members Health CEO Matthew Koce said, continued strong participation demonstrates the value Australians place on maintaining access to private healthcare.

"Millions of Australians continue to make the conscious decision to invest in their health through private health insurance, even when household budgets are under significant pressure," Mr Koce said.

"That tells us something important. Australians value the security of being able to access high-quality healthcare when they need it, with greater choice about where and by whom they are treated.

"Private health insurance also plays an important role in taking pressure off our public hospitals. Every Australian receiving treatment through the private system helps preserve public hospital capacity for Australians who rely on it."

Health insurers are also returning billions of dollars to Australians through benefits for hospital treatment and services such as dental, optical, physiotherapy and other allied healthcare. Over the 12 months to September 2026, health insurers paid $28.03 billion in hospital and general treatment benefits on behalf of their members.

Mr Koce said the latest figures demonstrate why affordability must remain at the centre of the Government's private health reform agenda.

"Strong participation in private health insurance should never be taken for granted.

"The challenge for government, insurers, hospitals and healthcare providers is to build on this participation by making private healthcare more affordable, efficient and sustainable.

"Good reform must remove unnecessary costs from the system and help keep premiums affordable."

Mr Koce said the debate over reform of the Private Health Insurance Rebate demonstrated why affordability and participation must remain central to health policy.

The Government's decision to protect all aged pensioners from its proposed changes to reduce the higher rebate for older Australians was an important legislative amendment, welcomed by Members Health this week. However, other older Australians, including self-funded retirees, will still be affected by changes to the age-based rebate.

"Protecting pensioners was an important and welcome step, but the broader principle remains," Mr Koce said.

"At a time when the APRA figures continue to demonstrate the important role private health insurance plays, we should be looking for ways to encourage Australians to stay insured, not putting additional barriers in their way.

"Private health insurance is not separate from Australia's public health system. The two systems rely on each other.

"A strong private system gives millions of Australians choice and timely access to care, supports hospitals and healthcare providers, and helps take pressure off public hospital beds and waiting lists.

"The message from these figures is clear: Australians continue to value private health insurance. Our policy settings should help them keep it."

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Members Health is the peak industry body for an alliance of around 20 health funds that are not-for-profit or part of a member-owned group, regional or community based. They all share the common ethos of putting their members' health before profit. Our funds represent the interests of more than 5.4 million Australians. Take two minutes out of your day and visit membershealth.com.au today to check if your health fund is not-for-profit or member-owned and consider choosing a fund that puts people first genuinely matters.