



17 February 2017

Level 35, The Tower  
360 Elizabeth Street  
Melbourne Central  
Melbourne Vic 3000  
GPO Box 520  
Melbourne Vic 3001  
tel: (03) 9290 1800  
fax: (03) 9663 3699  
[www.accc.gov.au](http://www.accc.gov.au)

Dear Stakeholder

**Re: ACCC Report to the Senate on Private Health Insurance**

The Australian Competition and Consumer Commission (ACCC) is commencing the preparation of our annual report to the Senate on 'any anti-competitive or other practices by health funds or providers which reduce the extent of health cover for consumers and increase their out of pocket medical or other expenses'. The report will cover the period 1 July 2015 to 30 June 2016.

**Key consumer and competition developments and trends**

This year, the ACCC will produce a focussed report that provides an update to the Senate on key consumer and competition developments and trends for 2015-16.

The ACCC's two previous reports have contained a range of observations relating to the adequacy of information provided by health insurers to consumers. The ACCC intends to report on the changes health insurers have made to their information provision practices since the publication of these reports.

The ACCC will utilise publicly available data and information where possible in preparing the report, but is also interested in examining complementary sources of data and information that stakeholders consider will assist the ACCC's understanding of the key consumer and competition developments that occurred during 2015-16. The ACCC would also welcome any additional information relating to developments that have occurred since 2015-16 that stakeholders consider pertinent.

**Submissions**

The ACCC welcomes stakeholders' input into this report, but is also conscious that industry has been asked to contribute to a number of consultation processes over the last 18 months. The ACCC does not wish to unnecessarily add to this burden. The ACCC is able to access a wide range of industry data and information, so would encourage stakeholders to consider whether making a submission will provide additional insight to what is already publicly available.

The ACCC is also mindful that the Private Health Ministerial Advisory Committee, established by the Australian Government in September 2016, is currently considering all aspects of private health insurance and will provide advice to Government on potential reforms this year. This is a separate policy process, which has a broader focus than the ACCC's report. Further information is available at <http://www.health.gov.au/internet/main/publishing.nsf/Content/phmac>.

If your organisation would like to provide a submission, we invite your organisation to provide the following types of data and information:

- case studies that can illuminate market issues and trends
- details of any changes health insurers have made to information provision practices
- findings of consumer surveys or testing (which might assist to understand customer behaviour, preferences and concerns relating to their private healthcare), and
- consumer complaints/enquiries data (preferably year-on-year data that can demonstrate relevant changes/trends).

#### *Lodgement*

Submissions should be provided by **COB Friday 17 March 2017**. The ACCC's preference is to receive electronic copies of submissions, either in PDF or Microsoft Word format, at [phireport@accc.gov.au](mailto:phireport@accc.gov.au).

Alternatively, submissions can be sent by mail to:

Simon Haslock  
ACCC  
GPO Box 520  
MELBOURNE VIC 3001

#### *Confidentiality claims*

To foster an informed and consultative process for this year's report, all submissions will be considered public and will be posted on the ACCC website at <https://consultation.accc.gov.au/>. Interested parties wishing to submit commercial-in-confidence material to the ACCC should submit both a public and a commercial-in-confidence version of their submission. The public version of the submission should clearly identify the commercial-in-confidence material by replacing the confidential material with an appropriate symbol or 'c-i-c'.

The fewer confidentiality restrictions placed on submissions, the more easily we can use information provided to inform our report. We therefore ask that information you claim confidentiality over be genuinely of a confidential nature and not otherwise publicly available. We request that you provide reasons in support of your claim, to assist us to better understand your claim and assess the information you provide. We also remind you that the accuracy of submissions (including public) is the responsibility of submitting organisations.

For further information on the ACCC's treatment of confidential information, please refer to the [ACCC/AER Information Policy](#).

Any queries relating to the submissions process can be directed to [phireport@accc.gov.au](mailto:phireport@accc.gov.au).

Yours sincerely



David Salisbury  
General Manager  
Consumer & Small Business Strategies Branch  
Australian Competition & Consumer Commission