### Private health insurance reforms: implementation timeline

<table>
<thead>
<tr>
<th>Date</th>
<th>Action</th>
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<tbody>
<tr>
<td>October 2017</td>
<td>Prostheses Rules made reducing benefits by $188 million annually from 2018 and further $115 million in 2020.</td>
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| November to December 2017 | Establish advisory committees on:  
  - Mental health care and rehabilitation care  
  - Transparency of out-of-pocket costs.  
  Mental health waiting period Rules made.                                                                                                             |
| February 2018         | Reduced prostheses benefits come into effect.                                                                                                                                                           |
| March 2018            | Legislation introduced to Parliament to support:  
  - Regional and rural travel and accommodation benefits  
  - Discounts for young people  
  - Increased excesses  
  - Increased PHIO powers  
  - Changes to standard information provision  
  - Cost recovery for second tier eligibility.                                                                                                         |
| April 2018            | Mental health waiting period Rules come into effect.                                                                                                                                                     |
| June 2018             | Legislation passed.  
  Rules made to:  
  - Give effect to Gold/Silver/Bronze/Basic and standardised clinical definitions  
  - Remove benefits for natural therapies  
  - Set detailed framework for second tier eligibility  
  - Increase Complaints Levy funding the Private Health Insurance Ombudsman.                                                                        |
| October to December 2018 | Advice to government from advisory committees on mental health care and rehabilitation care and transparency of out-of-pocket costs received.        |
| January 2019          | New second tier administrative arrangements begin.                                                                                                                                                      |
| April 2019            | Upgraded privatehealth.gov.au begins.  
  Gold/Silver/Bronze/Basic and standardised clinical definitions begin to operate.  
  Insurers can offer:  
  - Discounts for young people  
  - Increased excesses  
  and can no longer offer benefits for natural therapies                                                                                           |
| February 2020         | Second tranche of reduced prostheses benefits come into effect.  
  Establish clinical definitions review committee.                                                                                               |