

**Table - Historical premium increases by insurer - 1997 to 2021**

#	Active Private health insurer	Membership	Profit status	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1	ACA Health Benefits Fund Limited	Restricted	Not-for-profit	6.80%	0.00%	5.70%	4.43%	0.00%	0.00%	8.80%	6.41%	11.60%	6.17%	4.20%	5.49%	6.20%	4.89%	4.88%	5.47%	5.89%	5.78%	4.96%	6.19%	4.70%	2.72%	3.23%	3.94%	3.54%
2	AIA Health Insurance	Open	For-profit																						3.90%	4.45%	5.63%	1.62%
3	Australian Unity Health Limited	Open	For-profit	10.30%	8.70%	3.80%	0.00%	0.00%	3.90%	5.90%	6.79%	7.85%	5.44%	3.84%	4.65%	6.72%	6.68%	4.91%	4.55%	5.23%	6.62%	6.26%	5.05%	4.46%	3.89%	3.35%	2.79%	1.99%
4	BUPA HI Pty Ltd	Open	For-profit	11.10%	6.20%	4.00%	2.00%	0.00%	1.00%	6.30%	5.92%	7.40%	4.92%	4.50%	4.58%	6.00%	5.39%	5.14%	4.91%	5.80%	6.35%	5.59%	5.69%	4.90%	3.99%	2.99%	3.26%	3.21%
5	CBHS Corporate Health Pty Ltd	Open	For-profit																					2.98%	2.38%	3.68%	2.37%	5.47%
6	CBHS Health Fund Limited	Restricted	Not-for-profit	9.60%	5.20%	0.00%	5.00%	0.00%	0.00%	15.40%	5.82%	8.41%	6.24%	4.23%	4.52%	7.68%	7.14%	7.12%	5.31%	4.59%	5.61%	6.58%	5.92%	3.29%	2.73%	3.67%	3.91%	4.26%
7	Cessnock District Health Benefits Fund Limited	Open	Not-for-profit	4.80%	6.60%	8.50%	7.00%	0.00%	4.00%	5.80%	4.93%	5.20%	6.94%	3.89%	3.40%	5.88%	5.29%	6.66%	5.83%	5.55%	5.36%	6.99%	6.19%	6.57%	6.40%	3.90%	3.96%	4.14%
8	CUA Health Limited	Open	For-profit	0.00%	0.00%	8.00%	1.23%	0.00%	7.60%	11.10%	9.93%	13.29%	7.97%	3.49%	4.53%	5.05%	9.48%	7.36%	7.85%	4.62%	5.47%	6.35%	8.95%	4.97%	3.29%	4.19%	3.99%	2.99%
9	Defence Health Limited	Restricted	Not-for-profit	0.00%	0.00%	22.30%	2.89%	0.00%	0.00%	4.80%	7.85%	13.63%	5.77%	0.67%	5.79%	5.93%	4.90%	3.98%	3.93%	4.02%	5.34%	5.62%	5.48%	5.51%	5.97%	4.50%	3.49%	3.93%
10	Doctors' Health Fund Pty Ltd	Restricted	For-profit	37.00%	8.00%	0.00%	3.61%	0.00%	0.00%	5.50%	3.84%	8.35%	6.03%	10.00%	9.00%	8.19%	6.91%	5.58%	5.66%	3.78%	4.23%	3.98%	3.76%	3.54%	2.28%	2.94%	3.29%	2.85%
11	GMHBA Limited	Open	Not-for-profit	11.70%	12.20%	1.80%	0.00%	-1.18%	0.00%	3.20%	5.88%	11.38%	7.82%	3.89%	4.88%	7.46%	7.95%	5.68%	5.17%	5.23%	5.94%	6.43%	5.44%	4.94%	4.34%	3.31%	3.34%	3.24%
12	HBF Health Limited	Open	Not-for-profit	5.90%	7.60%	6.00%	3.56%	0.00%	18.00%	9.90%	6.55%	4.17%	5.70%	4.30%	3.43%	7.95%	4.95%	5.85%	5.85%	3.75%	3.72%	5.96%	4.94%	5.96%	3.75%	1.94%	1.98%	0.94%
13	Health Care Insurance Ltd	Open	Not-for-profit	22.00%	0.00%	4.30%	0.00%	0.00%	5.30%	13.20%	14.89%	5.92%	4.89%	3.83%	2.89%	4.88%	6.52%	7.40%	5.54%	3.97%	5.34%	6.12%	6.90%	6.06%	8.90%	5.53%	3.75%	2.91%
14	Health Insurance Fund of Australia Limited	Open	Not-for-profit	0.00%	0.00%	4.50%	2.50%	0.00%	12.50%	12.70%	9.99%	9.03%	6.79%	3.89%	3.18%	4.51%	4.50%	4.47%	5.35%	4.47%	2.98%	4.49%	6.55%	7.99%	5.35%	4.77%	5.58%	3.78%
15	Health Partners Limited	Open	Not-for-profit	0.00%	0.00%	9.70%	3.30%	0.00%	4.80%	10.10%	7.29%	8.32%	8.62%	5.80%	2.54%	6.58%	7.72%	6.61%	5.44%	3.40%	3.14%	5.76%	7.14%	5.10%	3.18%	2.77%	3.35%	
16	health.com.au Pty Ltd	Open	For-profit																		5.76%	6.13%	6.81%	8.81%	5.53%	5.87%	3.96%	0.83%
17	Hospitals Contribution Fund of Australia Ltd	Open	Not-for-profit	12.00%	9.10%	8.10%	2.80%	0.00%	2.50%	10.90%	7.66%	5.71%	5.68%	4.80%	6.24%	4.71%	5.94%	6.41%	5.94%	5.74%	6.89%	6.57%	5.42%	3.65%	3.39%	3.20%	3.39%	2.95%
18	Latrobe Health Services Limited	Open	Not-for-profit	7.20%	0.00%	6.10%	5.20%	0.00%	3.40%	3.20%	5.38%	3.61%	3.00%	3.90%	2.45%	5.08%	4.53%	5.28%	5.31%	6.21%	5.98%	6.15%	5.52%	4.49%	4.25%	3.85%	3.49%	3.42%
19	Medibank Private Limited	Open	For-profit	12.90%	7.10%	2.00%	0.00%	0.00%	8.90%	4.90%	8.95%	7.94%	5.88%	4.94%	4.64%	5.74%	5.74%	5.35%	4.70%	6.20%	6.49%	6.59%	5.64%	4.60%	3.88%	3.30%	3.27%	3.25%
20	Mildura District Hospital Fund Ltd	Open	Not-for-profit	8.10%	3.10%	2.40%	8.24%	0.00%	8.60%	3.10%	7.17%	2.27%	6.99%	2.98%	1.66%	6.79%	4.67%	4.56%	2.19%	5.75%	3.65%	6.14%	6.74%	5.95%	5.68%	3.89%	4.68%	4.07%
21	National Health Benefits Australia Pty Ltd	Open	For-profit	NA	NA	NA									3.89%	6.42%	6.49%	5.61%	5.64%	5.76%	4.50%	6.26%	5.28%	5.41%	3.97%	3.62%	2.99%	3.56%
22	Navy Health Ltd	Restricted	Not-for-profit	NA	0.00%	0.00%	4.25%	0.00%	7.50%	18.80%	6.81%	5.36%	4.42%	3.85%	2.42%	5.81%	3.81%	3.70%	3.35%	4.80%	4.53%	4.50%	5.50%	4.94%	3.94%	4.94%	3.49%	3.46%
23	NIB Health Funds Ltd	Open	For-profit	15.50%	7.80%	6.00%	0.00%	0.00%	3.00%	3.20%	9.10%	13.86%	4.85%	4.65%	4.99%	5.18%	5.95%	6.19%	5.50%	6.50%	7.99%	6.55%	5.55%	4.48%	3.93%	3.38%	2.90%	4.36%
24	Nurses & Midwives Health Pty Ltd	Restricted	Not-for-profit																						3.22%	5.91%	3.74%	3.38%
25	Peoplecare Health Limited	Open	Not-for-profit	0.00%	9.80%	2.60%	0.00%	0.00%	5.40%	11.40%	9.64%	13.11%	3.43%	3.47%	5.45%	6.73%	6.30%	4.94%	5.93%	6.81%	5.82%	6.08%	4.38%	5.09%	4.19%	4.90%	3.48%	3.90%
26	Phoenix Health Fund Limited	Open	Not-for-profit	0.00%	3.90%	0.00%	3.30%	0.00%	0.00%	14.00%	9.79%	10.00%	6.96%	6.68%	3.43%	6.55%	6.07%	4.43%	6.99%	5.47%	6.52%	6.48%	5.72%	5.93%	4.19%	3.26%	3.10%	3.47%
27	Police Health Limited	Restricted	Not-for-profit	0.00%	4.00%	6.20%	5.75%	0.00%	5.80%	6.30%	5.99%	7.18%	8.08%	6.40%	5.69%	7.54%	15.52%	5.51%	4.96%	4.09%	4.81%	4.48%	4.81%	4.63%	3.72%	3.58%	3.14%	3.10%
28	Queensland Country Health Fund Ltd	Open	For-profit	0.00%	0.00%	10.10%	0.00%	0.00%	0.00%	10.00%	15.14%	30.05%	5.04%	3.81%	2.82%	5.53%	4.49%	4.89%	4.38%	4.59%	5.85%	4.77%	4.91%	5.15%	4.39%	3.95%	3.55%	4.43%
29	Queensland Teachers' Union Health Fund Limited	Restricted	Not-for-profit	0.00%	16.40%	0.00%	4.29%	0.00%	7.10%	7.40%	9.34%	7.87%	4.98%	3.84%	2.69%	4.64%	5.97%	4.94%	3.96%	4.50%	4.50%	6.36%	7.15%	7.30%	4.40%	3.18%	2.66%	1.11%
30	Railway & Transport Health Fund Ltd	Restricted	Not-for-profit	21.50%	20.00%	0.00%	6.50%	0.00%	0.00%	6.70%	9.85%	10.57%	6.66%	3.90%	5.64%	6.88%	8.97%	14.38%	5.74%	4.29%	4.80%	6.17%	5.61%	5.54%	4.47%	3.36%	2.91%	3.19%
31	Reserve Bank Health Society Ltd	Restricted	Not-for-profit	0.00%	1.60%	0.00%	0.00%	0.00%	0.00%	3.00%	7.93%	10.01%	9.55%	8.55%	9.20%	7.83%	5.00%	1.50%	4.89%	4.31%	4.39%	4.88%	5.37%	5.00%	3.97%	3.73%	3.08%	3.74%
32	St Luke's Medical and Hospital Benefits Association	Open	Not-for-profit	12.50%	0.00%	10.80%	7.40%	0.00%	8.90%	7.00%	11.02%	9.82%	3.73%	3.89%	3.97%	4.74%	5.27%	4.79%	3.16%	3.96%	6.33%	6.27%	5.89%	4.99%	4.23%	3.56%	2.90%	0.50%
33	Teachers Federation Health Ltd	Restricted	Not-for-profit	10.00%	0.00%	2.90%	0.00%	0.00%	0.00%	9.50%	7.78%	7.75%	7.40%	5.00%	3.90%	9.80%	5.93%	4.89%	4.68%	4.10%	5.42%	6.86%	4.97%	4.96%	2.84%	3.94%	3.24%	2.88%
34	Transport Health Pty Ltd	Open	For-profit	0.00%	5.80%	7.70%	5.90%	3.77%	9.00%	10.70%	5.22%	8.18%	6.45%	2.96%	2.92%	8.78%	6.51%	6.34%	7.69%	6.77%	5.90%	4.84%	6.49%	4.93%	5.16%	3.41%	2.59%	2.61%
35	Westfund Limited	Open	Not-for-profit	4.70%	0.00%	7.10%	3.70%	0.00%	0.00%	7.10%	5.65%	12.57%	4.07%	3.54%	3.78%	6.66%	6.42%	5.94%	5.19%	3.48%	3.25%	7.92%	5.94%	4.96%	3.43%	1.64%	4.32%	4.30%
	<b>Industry Average</b>			<b>7.00%</b>	<b>5.00%</b>	<b>5.00%</b>	<b>1.80%</b>	<b>-0.01%</b>	<b>6.88%</b>	<b>7.40%</b>	<b>7.58%</b>	<b>7.96%</b>	<b>5.68%</b>	<b>4.52%</b>	<b>4.94%</b>	<b>6.02%</b>	<b>5.78%</b>	<b>5.56%</b>	<b>5.06%</b>	<b>5.60%</b>	<b>6.20%</b>	<b>6.18%</b>	<b>5.59%</b>	<b>4.84%</b>	<b>3.95%</b>	<b>3.25%</b>	<b>2.92%</b>	<b>2.74%</b>