

## PRIVATE HEALTH INSURANCE FACTSHEET

Did you know that 30 health insurers now pay a benefit for services provided by an Accredited Exercise Physiologist? In order for a patient to receive a rebate from their Private Health Insurer,

the patient's cover must include exercise physiology services and the treatment must aim to prevent, delay or ameliorate a chronic disease or injury. Insurers do not pay a benefit for general fitness programs.

PRIVATE HEALTH INSURANCE	EXTRAS COVER	INDIVIDUAL BENEFIT	GROUP BENEFIT
AHM Health Insurance	All	✓	✓
Apia	Select	✓	✗
Australian Unity	Select	✓	✗
Bupa Australia Pty Ltd	Select	✓	✗
CBHS Health Fund Limited	Select	✓	✗
CUA Health Limited	All	✓	✓
Defence Health	All	✓	✗
Garrison Health	All	✓	✓
GMF Health	Select	✓	✓
GMHBA Limited	Select	✓	✗
Grand United Corporate Health	Select	✓	✗
HBF Health Limited	Select	✓	✓
HCF	Select	✓	✓
Health Care Insurance Limited	Select	✓	✗
Health Insurance Fund of Australia Limited	Select	✓	✗
Health Partners	Select	✓	✓
Medibank Private Limited	All	✓	✗
Mildura District Hospital Fund Ltd	All	✓	✗
National Health Benefits Australia Pty Ltd (onemedifund)	All	✓	✗
Navy Health Ltd	All	✓	✗
NIB Health Funds Ltd.	Select	✓	✗
Peoplecare Health Insurance	All	✓	✗
Phoenix Health Fund Limited	Select	✓	✗
Police Health	All	✓	✗
Queensland Country Health Fund Ltd	Select	✓	✓
Railway and Transport Health Fund Limited	Select	✓	✗
Reserve Bank Health Society Ltd	All	✓	✗
St.Lukes Health	Select	✓	✓
Teachers Health Fund	Select	✓	✓
TUH	All	✓	✓
Westfund Limited	All	✓	✓

\* All receipts should include providers details (including name, practice address, contact details), business details (business name, ABN), member details (name, address), service details (receipt number, date of service, explanation of the type of service, item code). The following codes developed by ESSA, in conjunction with HICAPS and Private Health Care Australia:

Item Number	Full Description	Abbreviated Description
102	Initial Session – once only per course of treatment > 45 min	Initial consultation
202	Standard Consultation 30 – 60 minutes	Standard consultation
302	Extended Consultation > 60 minutes	Extended consultation
402	Standard consultation requiring travel	Travel consultation
502	Group Session 60 minutes (maximum of 8 people)	