



What older Australians told us about private health insurance.

We asked older Australians about the proposed changes to the private health insurance rebate.
More than 2,000 people responded.

Here is what you told us.

2029

PEOPLE
RESPONDED

82%

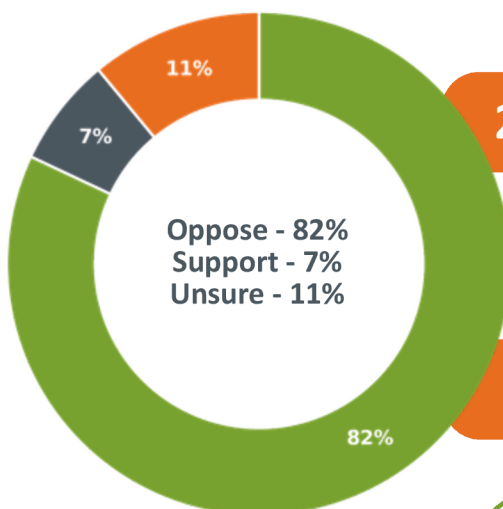
OPPOSE THE
PROPOSED CHANGES

89%

ARE CONCERNED
ABOUT THE IMPACT

1 in 3

ALREADY
DOWNGRADING OR
PLANNING TO CANCEL
THEIR COVER



Oppose - 82%
Support - 7%
Unsure - 11%

22% are planning to downgrade their level of cover

14% are planning to cancel their private health insurance altogether

58% are worried about increased pressure on public hospitals

84% of respondents are aged 70 and above.
Three quarters hold Gold or Silver Plus cover.
These are the older Australians most directly affected by the rebate change and the premium increases major health funds have already applied.

What they told us.

The survey results were clear, but what really came through was the strength of feeling behind the numbers. More than 1,000 people took the time to write to us in their own words to express their concerns.

Seven themes came through again and again.

1. The cost is already too high.

Older Australians on fixed incomes are already stretched. The rebate change on top of recent premium increases is pushing many to breaking point.

“This policy change will force us to cope with two compounding pressures: a reduced rebate and high annual premium increases by all health funds.”

3. The public hospital system cannot absorb this.

People are not just worried about themselves. They are worried about what happens to the public system when thousands of older Australians are forced out of private cover.

“Make private cover less affordable for the very cohort most likely to need it, then act surprised when the pressure pops up somewhere else, usually in the public system.”

5. We do not know what we are paying for.

Products are complex, exclusions are buried in fine print, and many people do not find out what their cover actually includes until they need to use it.

7. The funds need to do better too.

Unprompted, many people raised the behaviour of the health funds themselves, including premium increases that far outpace inflation and products that do not deliver real value.

2. We have paid in for decades.

Many people have held private health insurance for 30, 40, even 50 years, rarely claiming, and feel the rules are changing just when they need the cover most.

“I have paid private health insurance all my working life and feel unsupported during the period of ageing when I am more likely to need it.”

4. This is not fair.

Many older people feel singled out, with rules changing at precisely the wrong moment in their lives.

“The government keeps changing the goal posts so what I planned for retirement 10 years ago has little relevance to what I can do today.”

6. Getting to a specialist is already hard enough.

Access to specialists and elective procedures is a growing concern, particularly for people who rely on private cover to avoid long public waiting lists.



Private health insurance
should work
for older Australians,
not against them.