

Private health insurance reform: Implementation timeline

Date*	Action
October 2017	Prostheses Rules made reducing benefits by \$188 million annually from 2018 and further \$115 million in 2020.
January 2018	Establishment of the Ministerial Advisory Committee on Out-of-Pocket Costs.
February 2018	80% of the 2018 Prostheses List benefit reductions come into effect and 50% reduction in Superior Clinical Performance (SCP) premiums for some hip and knee implants. Establishment of advisory committee on Improved Models of Care. Mental health waiting period Rules drafted.
March 2018	Exposure Draft of legislation released for public consultation Legislation introduced to Parliament to support: <ul style="list-style-type: none"> • 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. Establishment of advisory committee on Mental health care and rehabilitation care
April 2018	Mental health waiting period Rules come into effect.
End May 2018	Exposure draft of the Rules (as outlined below) released for consultation.
June 2018	Legislation passed. Rules made to: <ul style="list-style-type: none"> • Give effect to Gold/Silver/Bronze/Basic and standardised clinical definitions • Give effect to new information provisions • Remove benefits for natural therapies • Set detailed framework for second tier eligibility • Increase Complaints Levy funding the Private Health Insurance Ombudsman.
July – August 2018	Private Health Insurance reforms incorporated into 2019 premium round process
August 2018	The remaining 20% of the 2018 Prostheses List benefit reductions come into effect.
October to December 2018	Advice to government from advisory committees on Improved Models of Care (including mental health care and rehabilitation care) and models for improved transparency of out-of-pocket costs received.
January 2019	Second Tier Arrangements come into effect
February 2019	Removal altogether of SCP premiums from the Prostheses List (note the suffix will remain).
April 2019	Private Health Insurance Reforms come into effect.

*Please note that this is an indicative timeline and may be revised during the implementation timeframe.