Private health insurance reforms: Amendment Rules 2018

The reforms announced in October 2017 require a number of the Private Health Insurance Rules to be amended before the reforms can take effect.

The rules are subordinate legislation made by the Minister for Health under Division 333 of the *Private Health Insurance Act 2007*. These are legislative instruments and are subject to parliamentary disallowance.

The rules include:

- *Private Health Insurance (Complying Product) Rules 2015*
- *Private Health Insurance (Health Insurance Business) Rules 2017*
- *Private Health Insurance (Incentive) Rules 2012 (No.2)*
- *Private Health Insurance (Lifetime Health Cover) Rules 2017*

The measures contained in the amendments to the rules will:

- allow insurers to offer age based discounts to 18 to 29 year olds
- make changes to information provided to consumers, including the introduction of a more flexible Private Health Information Statement to replace the Standard Information Statement
- set the requirement for insurance products that cover hospital treatment
- give effect to Gold/Silver/Bronze/Basic product categories and standardised clinical categories
- set the detailed framework for second-tier eligibility, including any application fee
- remove coverage of some natural therapies
- clarify the protection offered to consumers should an insurer choose to terminate a product.

The *Private Health Insurance (Reforms) Amendment Rules 2018* were made on 11 October 2018 and can be viewed in full at [https://www.legislation.gov.au](https://www.legislation.gov.au) and searching for the title.

These rules amend various Private Health Insurance Rules as needed to implement the reform measures listed above.

Separate fact sheets are available on each of these measures.