

Members Health PHI Thought Leadership 2026

Ipsos reference: -

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 This disclosure statement complies with the
Australian Polling Council Code of Conduct.*

Short Methodology Disclosure Statement		
F1a.	Research company conducting the research	Ipsos
F1b.	Client commissioning the research	This study was commissioned by Members Health Fund Alliance (MHFA). Their primary goal was to establish a robust, nationally representative evidence base to support MHFA's thought leadership and industry advocate agenda.
F1c.	Name of end client	As above
F1d.	Fieldwork dates	05/01/2026 – 16/01/2026
F1e.	Data collection methodology and (F1f.) split	Online self-completion
F1g.	Target population	Australian adults aged 18+
F1h.	Sample size	n= 2,500
F1i.	Compliant with Australian Polling Council Code.	Yes
F1j.	URL for Long Methodology Disclosure Statement	https://www.ipsos.com/en-au/disclosure_statements
F1k.	Voting intention published	No

Long Methodology Disclosure Statement		
F2a.	Effective sample size after weighting	Effective sample size = 2,227
F2b.	Error margin associated with the effective sample size for the research.	Credibility Interval is +/- 2.1% For information on the Ipsos use of credibility intervals, visit: : https://www.ipsos.com/sites/default/files/ct/publication/documents/2021-03/credibility_intervals_for_online_polling_-_2021.pdf
F2c.	Variables used for weighting, population data source	Data weighted to national ABS Census benchmarks. Variables included age, gender and location (interlocked), with additional targets for ATSI, LOTE and PHI status. PHI incidence sourced from APRA.
F2d.	Weighting methodology used	Cell weighting
F2e.	Full question text	See below
F2f.	**Prior questions which may have materially influenced results	Not applicable
F2g.	**Proportion of completed phone interviews by type	Not applicable
F2h.	**Source of online sample used.	Online panel
** If voting intention is published		
G2b.	Ability to provide 'undecided' response	Not applicable
G2c.	Do voting intention figures exclude 'undecided'	Not applicable
G2e.	Method of calculating 2PP	Not applicable

*Relevant clauses of the Code of Conduct are noted for each item

**This item may not be applicable

 The Australian Polling Council Code of Conduct can be found [here](#).

Full question text (F2e.)
SECTION 0: INTRODUCTION AND FUND SELECTION

PAN.A. Are you currently covered by any private health insurance, that is a cover that you or a family member pays for in addition to your Government Medicare entitlement?

Please select one answer

Yes, I pay for it	01
Yes, my parents pay for it	02
Yes, another family member pays for it (not parents)	03
No	04
Unsure / don't know	99

SQ0. Please select your private health insurance provider from the list below.

*If you have more than one provider, please select your **main** provider.*

ACA Health Benefits Fund Limited (ACA)	01
Australian Health Management Health Insurance (AHM)	02
Australian Unity Health Limited (AUHL)	03
BUPA Australia Pty Limited (BUPA)	04
CBHS Health Fund Limited (CBHS)	05
CBHS Corporate Health Pty Ltd (CBHSCH)	06
Cessnock District Health Benefits Fund Limited (CDH)	07
CUA Health Limited (CUA)	08
Defence Health Limited	09
Doctors' Health Fund Pty Ltd (DHF)	10
Emergency Services Health (ESH)	11
GMHBA Limited	12
HBF Health Limited	13
Hospitals Contribution Fund of Australia Limited (HCF)	14
Health Care Insurance Limited (HCI)	15
Health Insurance Fund of Australia Limited (HIF)	16
Health Partners Limited (HP)	17

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Latrobe Health Services Limited	18
Mildura District Hospital Fund Limited	19
MO Health Pty Ltd (MOH)	20
Medibank Private Limited (MPL)	21
Navy Health Ltd	22
National Health Benefits Australia Pty Limited (NHBA)	23
NIB Health Funds Limited (NIB)	24
Nurses & Midwives Health Pty Ltd (NMW)	25
Peoplecare Health Limited	26
Phoenix Health Fund Limited	27
Police Health Limited	28
Queensland Country Health Fund Limited (QCH)	29
Queensland Teachers' Union Health Fund Limited (QTUH)	30
Reserve Bank Health Society Limited (RBHS)	31
Railway & Transport Health Fund Limited (RT)	32
see-u by HBF	33
St Luke's Medical and Hospital Benefits Association	34
Teachers Health Limited	35
Teachers Union Health (TUH)	38
Transport Health Pty Limited	36
Westfund Limited	37
Other (specify) [SPECIFY]	96
Unsure / don't know	99

SECTION A: SCREENER QUESTIONS

RESP_GENDER_NONBINARY Which of the following best describes how you think of yourself?

Male	1
Female	2
Another gender	3
Prefer not to answer	98

RESP_AGE What is your date of birth?

Please select the year and month below.

YEAR	MONTH
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AUSSTDMKSTIZE Please insert your residential/home postal code.

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QC1. The following question is to verify that you are a real person.

Please select the image displaying a traffic light

Code 1	1
Code 2	2
Code 3	3
Code 4	4
Code 5	5
Code 6	6
Could not see the images	7

S09. Overall how would you rate your ability to find, understand, and use health information to make informed decisions about your health and healthcare??

Please select one answer

Very good	01
Fairly good	02
Average	03
Fairly poor	04
Very poor	05
Unsure / don't know	99

S04. What type of cover do you have with [INSERT HEALTH FUND]?

Please select one answer

Hospital only	01
Ancillary / Extras only	02
Both Hospital and Ancillary/Extras	03
None of the above	97

S04a. Have you used your private health insurance in the last two years?

Please select one answer

Yes, have used hospital cover	01
Yes, have used extras cover	02
Yes, have used both hospital and extras cover	03
Have not used either hospital or extras cover	97

S05. Who mainly manages your health fund membership?

Please select one answer

Me, solely	01
Me, jointly	02
Someone else	03

S06. How many people are covered under your health fund membership?

Please select one answer

1	01
2	02
3	03
4	04
5	05

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6	06
More than 6	07
Unsure / don't know	99

S07. How long have you had your health fund membership with [\[INSERT HEALTH FUND NAME\]](#)?

Please select one answer

Less than 1 year	01
1 to 2 years	02
3 to 5 years	03
6 to 10 years	04
11 to 20 years	05
More than 20 years	06

S08. How many years have you had private health insurance for?

In general, not just with your current fund.

Please select one answer

Less than 1 year	01
1 to 2 years	02
3 to 5 years	03
6 to 10 years	04
11 to 20 years	05
More than 20 years	06

SECTION B: FUND EXPERIENCE

Q1. Overall, how satisfied are you with **[INSERT HEALTH FUND NAME]** as your private health insurer?

Please select one answer

Very satisfied	1
Somewhat satisfied	2
Somewhat dissatisfied	3
Very dissatisfied	4
Haven't used the service enough / can't say	5

Q2. How satisfied are you with the **value for money** of your health insurance with **[INSERT HEALTH FUND NAME]**?

Please select one answer

Very satisfied	1
Somewhat satisfied	2
Somewhat dissatisfied	3
Very dissatisfied	4
Haven't used the service enough / can't say	5

Q3. How likely are you to **switch** your private health insurance provider in the **next 12 months**?

Please select one answer

Very likely	1
Somewhat likely	2
Somewhat unlikely	3
Very unlikely	4
Haven't used the service enough / can't say	5

Q4. When did you last review your private health insurance?

Please select one answer

In the last 6 months	1
Between 6 months and 1 year ago	2
Between 1-2 years ago	3
Between 3-5 years ago	4
More than 5 years ago	5
I haven't reviewed my private health insurance	97
Not sure / can't say	99

Q5. Are you considering changing your level of private health insurance coverage in the next 12-18 months?

Please select one answer

Yes, planning on increasing coverage	1
Yes, planning on decreasing coverage	2
No, neither	3
Don't know / unsure	99

Q6. You said that you are likely to decrease your level of private health insurance coverage in the next 12-18 months, why did you say that?

Please select all that apply

Premiums are too high / unaffordable	1
Not getting good value for money	2
Current level of cover is more than I need	3
Not using the benefits included in my current plan	4
Had a bad experience with current provider	5
Experiencing financial strain	6
Personal / household income has decreased	7
Expecting a significant life event (e.g. marriage, divorce, retirement etc)	8
Now eligible for other types of health cover (e.g., Medicare, employer-sponsored plan)	9
Other (specify)	96
Don't know / unsure	99



#1: GENERAL AWARENESS & UNDERSTANDING OF NFP / MO INSURERS (WHICH FUNDS? / WHAT DO THEY DO?)

Q1A. To the best of your knowledge is your fund **not-for-profit (or part of a member-owned group)** or **for-profit**?

Not-for-profit (or part of a member-owned group)	1
For-profit	2
Don't know / unsure	99

#2: DO PEOPLE UNDERSTAND WHERE PROFITS GO, AND WHY IT MATTERS?

Q2A. Please indicate the extent to which you think the following statements are true or false.

Select one answer per statement

Answers

True	1
False	2

Statements

Profits from all Private Health Insurance providers always goes back to the members	1
Profits from for-profit Private Health Insurance providers always goes back to the members	2
Profits from Not-for-profit or member owned Private Health Insurance providers always goes back to the members	3

Q2B. To what extent do you agree or disagree that profits from Private Health Insurance providers **should always** go back to the members?

Please select one answer

Strongly agree	1
Somewhat agree	2
Neither agree nor disagree	3
Somewhat disagree	4
Strongly disagree	5

#3: WHO DO PEOPLE TRUST FOR ADVICE: BROKERS, FRIENDS, COMPARISON WEBSITES, GOVERNMENT, OR THE FUNDS THEMSELVES?

Q3A. Who would you turn to for advice if you needed information about Private Health Insurance?

Select all that apply

Brokers	1
Friends and colleagues	2
Family	3
Price comparison websites (e.g. iSelect, Compare the Market)	4
The private health insurance provider / fund itself	5
Your current private health insurance provider	6
The Government	7
Social media (e.g. Facebook, Instagram, X, TikTok)	8
General news from traditional media (TV, radio, online, print)	9
General web searching (e.g. Google, Bing)	10
Artificial Intelligence summaries (e.g. a Google AI summary)	11
Other (specify)	96
None of the above	99

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#4: WHAT WOULD MAKE YOU MORE LIKELY TO CHOOSE A NOT-FOR-PROFIT INSURER IN THE FUTURE?

TOPIC GROUP: 1. NFP / MO DIFFERENCE & EMOTIONAL RESONANCE

SUB GROUP: 1. PERCEPTIONS OF PROFIT & PURPOSE

#7: WHAT HEALTHCARE SERVICES DO PEOPLE PRIORITISE, AND DO THEY ALIGN WITH CURRENT FUND OFFERINGS?

TOPIC GROUP: 1. NFP / MO DIFFERENCE & EMOTIONAL RESONANCE

SUB GROUP: 4. HEALTH EQUITY & SOCIAL CONTRIBUTION

NFP+MO intro. Below is a description of what a **not-for-profit health insurer** and/or a **health insurer** that is part of a **member-owned group** is. **Please read over this carefully before progressing.**

A **for profit** health insurer operates to serve its customers **and** to generate profits for shareholders or owners.

A **not-for-profit**, or **member-owned** private health insurer operates to serve its members. Rather than generating profits they reinvest any extra money back into the organisation. This is often done by offering more affordable premiums, enhancing member benefits and services, and supporting community health initiatives.

Q4A. How important are each of the following factors when thinking about taking out private health insurance?

Select one answer each

Scale

Vital / essential / crucial	1
Very important	2
Fairly important	3
Not very important	4
Not at all important	5
Completely irrelevant	6

Statements relating to Topic #4

That your insurer is not-for-profit (or part of a member-owned group)	01
That your insurer prioritises people over profits	02
That your insurer puts members first	03
That your insurer is for-profit	04
That your insurer provides strong returns to shareholders	05

Statements relating to Topic #7

That your insurer has great customer service	06
That your insurer offers high quality cover	07
That your insurer has flexible cover / options	08
That your insurer provides good value for money	09



That your insurer has a good reputation	10
Has a wide range of extras included (e.g. physiotherapy, dental, orthodontic, optometry, speech therapy, etc)	11
That your insurer gives you more choice in your medical providers	12
That your insurer can provide you faster access to care from medical providers	13

#5: DO YOU BELIEVE NFP/MO HEALTH FUNDS OFFER BETTER VALUE FOR MONEY?

TOPIC GROUP: 1. NFP / MO DIFFERENCE & EMOTIONAL RESONANCE

SUB GROUP: 2. VALUE & COST OF LIVING

Q5A. Do you think your private health insurance fund, <insert fund name>, offers good value for money?

Yes	1
No	2
Haven't used the service enough / can't say	3

Q5B. On balance who do you think offers better value for money?

Not-for-profit and member-owned health funds	1
For-profit health funds	2

#6: TRUST OF NFP VS FOR PROFIT

TOPIC GROUP: 1. NFP / MO DIFFERENCE & EMOTIONAL RESONANCE

SUB GROUP: 3. TRUST & TRANSPARENCY

Q6A. To what extent do you agree or disagree that the following types of health insurers act in the best interest of their members?

Scale

Strongly agree	1
Somewhat agree	2
Neither agree nor disagree	3
Somewhat disagree	4
Strongly disagree	5

Statements

Not-for-profit or member-owned health insurers	1
For-profit health insurers	2

Q6B. Which of the following traits do you think make a health fund more trustworthy?

Being not-for-profit (or part of a member-owned group)	1
Being for profit	2
Having clear definitions / terms	3
Having fast claims	4
Having reliable customer service	5
Having good reviews	6
Prioritising people over profits	7
Putting members first	8
None of the above	99

#8: WHAT TRULY DRIVES PHI CHOICE? (PREMIUM, VALUES, KNOWN BRAND, OR BENEFITS?)

TOPIC GROUP: 2. BETTER EXPERIENCES & FRICTION REDUCTION

SUB GROUP: 6. PHI DECISION-MAKING

Q8A. What, if anything, would make you consider switching to a new insurer?

Please select all that apply

Being not-for-profit (or part of a member-owned group)	1
Lower premiums	2
Better value for money	3
Lower out-of-pocket costs	4
Premium increase with your current provider	5
More comprehensive cover	6
Better benefits	7
Greater flexibility	8
Current customer service is poor	9
Current claims process is difficult	10
Loss of trust in your current insurer	11
None of the above	99

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#11: HELPING MEMBERS UNDERSTAND WHERE BENEFITS APPLY (INPATIENT VS OUTPATIENT, WAITING PERIODS, ETC.).

TOPIC GROUP: 3. EDUCATION & EMPOWERMENT

SUB GROUP: 9. USING PHI PROACTIVELY

Q11A. To the best of your knowledge, what is the average amount individuals in Australia spend on health every year?

\$500	1
\$1500	2
\$3000 or more	3
Don't know / unsure	99

Q11B. Medicare doesn't, in most cases, cover the cost of services like ambulance, dental, orthodontics, optometry physiotherapy and speech therapy.

Knowing this, how important is it to you that private health insurance plays a role in providing these services?

Please select one answer

Very important	1
Fairly Important	2
Not very important	3
Not at all important	4
Don't know / unsure	99

SECTION C: ADDITIONAL QUESTIONS

MISC_1. Should employers be encouraged to contribute to their employees private health insurance as part of their salary packaging and/or benefits?

Please select one answer

Yes	01
No	02
Don't know / unsure	99

MISC_2. Which of the following benefits would you like your current employer to offer as a part of your salary packaging and/or benefits?

Please select all that apply

The right to work from home	01
Healthcare cover	02
Daycare	03
Salary sacrifice and benefits	04
None of the above	99

MISC_3. How easy or hard do you think it is to change your private health insurer?

Please select one answer

Very easy	1
Fairly easy	2
Fairly difficult	3
Very difficult	4

MISC_4. When you change private health insurer, waiting periods for things you were previously covered for are transferred. This means you do not have to re-serve waiting periods, or wait before you can claim for these benefits.

Before today, were you aware of this?

Please select one answer

Yes	1
No	2
Not sure	3

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MISC_5. Now that you know waiting periods are transferable, how easy or hard to you think it is to change private health insurer?

Please select one answer

Very easy	1
Fairly easy	2
Fairly difficult	3
Very difficult	4

MISC_6. What would you say are the **three most important** issues facing **you / your household** today?

Please select exactly three answers

The Economy	01
Immigration	02
Race relations/racism	03
Defence/Foreign affairs/Terrorism	04
Crime/Law and Order/Violence/Anti-Social Behaviour	05
Drug/Alcohol abuse	06
Education	07
Housing/Price of Housing	08
Healthcare/Hospitals	09
Environmental/Pollution/Water concerns	10
Population/Overpopulation	11
Poverty/Inequality	12
Taxation	13
Transport/Public Transport/Infrastructure	14
Unemployment	15
Issues facing Aboriginal and Torres Strait Islanders	16
Petrol prices/Fuel	17
Household Debt/Personal Debt	18
Inflation/cost of living	19

MISC_7. Which of the following issues are you most concerned about when it comes to your / your family's healthcare?

Please select all that apply

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Access to the GP	01
GP affordability	02
ED wait times	03
Out of pocket expenses for dentistry, optometry	04
Ambulance responses times	05
Elective surgery wait times	06
Appointment or treatment wait times	07
Cost of medicines / prescriptions	08
Quality and safety of care	09
Access to mental healthcare services / counselling / psychology / psychiatry	10
Other (specify)	96
None of the above	99

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DEMOGRAPHICS

D1.A. Which of the following categories best describes **your annual pre-tax income**?

Please select one only

\$101,000 or less	01
\$101,001 - \$118,000	02
\$118,001 - \$158,000	03
\$158,001 or more	04
Prefer not to say	99

D1.B. Which of the following categories best describes the **annual pre-tax income of your household**?

Please select one only

\$202,000 or less	01
\$202,000 - \$236,000	02
\$236,001 - \$316,000	03
\$316,001 or more	04
Prefer not to say	99

D2. What is the highest level of education that you have completed?

Please select one answer

Postgraduate degree (honours, Masters, PhD)	13
Graduate diploma or graduate certificate	12
Bachelor Degree (undergraduate)	11
Advanced diploma or diploma	10
Certificate level IV	9
Certificate level III	8
Year 12	7
Year 11	6
Year 10	5
Certificate level II	4
Certificate level I	3
Year 9 or below	2
No educational attainment	1

Prefer not to say	98
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D8. Do you identify as a person of Aboriginal or Torres Strait Islander descent?

Please select one only

Yes – Aboriginal only	1
Yes – Torres Strait Islander only	2
Yes – Both Aboriginal and Torres Strait Islander	3
No	4
Prefer not to say	98

D9. Do you speak a language other than English at home?

Please select one only

Yes	1
No	2
Prefer not to say	98

D3. Are you or your partner planning or expecting to have a child in the next 12-18 months?

Please select one answer

Yes, currently pregnant	1
Yes, actively trying to have a child	2
Yes, expecting to start in this timeframe	3
No	4
Unsure / don't know	99
Prefer not to say	98

D4. Have you used any of the following services in the past 18 months?

Please select one answer per service

Optometrist	1
Doctors (GP)	2
Dentist	3

Orthodontist	4
Physiotherapist	5
Chiropractor	6
Osteopath	7

Answers

Yes, in the last 6 months	1
Yes, 6-12 months ago	2
Yes, 12-18 months ago	3
No, more than 18 months ago	4
No, never	5

- D5.** In the last 18 months, have you or a family member needed any of the following services but have not accessed them because of the likely cost?

Please select one answer per service

	Yes	No
Optometrist	1	2
Doctors (GP)	1	2
Dentist	1	2
Orthodontist	1	2
Physiotherapist	1	2
Chiropractor	1	2
Osteopath	1	2

- D6.** In the last 18 months, if you had private health insurance that covered all or part of the cost, would you have accessed the following services more often?

Please select one answer per service

	Yes	No
Optometrist	1	2
Doctors (GP)	1	2
Dentist	1	2

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Orthodontist	1	2
Physiotherapist	1	2
Chiropractor	1	2
Osteopath	1	2

D7. Do you support or oppose the idea of private health insurers covering the out-of-pocket cost of seeing a GP?

Please select one answer

Strongly support	1
Somewhat support	2
Neither support nor oppose	3
Somewhat oppose	4
Strongly oppose	5

QUALITY CONTROL

QC2. This is a quality control question.

Please write the topic of this survey below.

STANDARD END TEXT

We would like to thank you for taking the time to complete the survey, your opinions and responses are extremely important to us.

Questions asked prior which may have materially influenced results (F2f.)

Not applicable.

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