Long Methodology Disclosure Statement

Members Health Fund Alliance 2026 Member Satisfaction Study

Ipsos reference: 26-050835-01
Release Date: 13 November 2026

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) on behalf of its member funds. The press release uses data exclusively from the 'Category benchmark' sample, a boosted sample of n=2,148 privately insured Australians collected via online panels.
F1c.	Name of end client	As above, also including 14 participating member funds who are members of MHFA.
F1d.	Fieldwork dates	28/09/2026 – 19/10/2026
F1e.	Data collection methodology and (F1f.) split	Online self-completion
F1g.	Target population	Australian adults aged 18+ who hold a current private health insurance policy.
F1h.	Sample size	n= 2,148
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	N/A

Long Methodology Disclosure Statement		
F2a.	Effective sample size after weighting	Effective sample size 72% *(n=1,537).*
F2b.	Error margin associated with the effective sample size for the research.	The results from this sample of *n=2,148* have a 95% Bayesian **credibility interval of +/-2.5%** (adjusted for a weighting design effect of 1.4). This means there is a 95% probability that the true population value falls within 2.5 percentage points above or below the reported survey figures. 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 has been weighed by market share, age, gender, and location. Sourced from APRA annual private health insurance membership and benefits statistics from FY24-25 uploaded on the 30th of January 2026 (https://www.apra.gov.au/news-and-publications/annual-private-health-insurance-statistics).
F2d.	Weighting methodology used	Rim weighting
F2e.	Full question text	See below
F2f.	**Prior questions which may have materially influenced results	This survey is primarily a member satisfaction survey however this section on the proposed rebate policy was added to the survey this year to ascertain the impact of it and the sentiment toward it. Prior to asking people about the rebate questions reported, respondents first answered satisfaction, experience, and churn behaviour questions with their PHI provider which may have influenced results.
F2g.	**Proportion of completed phone interviews by type	N/A – online only

F2h.	**Source of online sample used.	Online panels used –predominantly Ipsos I-View (MyView), Octopus, and Pureprofile. Additional top-up (less than 5%) from; Sago API, Make Opinion API, Pure Spectrum API, Cint API and DIY (new), Research For Good API, TestSet API.
**If voting intention is published*		
G2b.	Ability to provide 'undecided' response	Yes, all questions regarding the proposed rebate reduction policy have an option for 'Unsure / don't know'
G2c.	Do voting intention figures exclude 'undecided'	N/A
G2e.	Method of calculating 2PP	N/A

*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 A: SCREENER QUESTIONS

<ASK ALL>

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 basic Government Medicare entitlement?

Please select one answer.

[SINGLE RESPONSE]

Yes	01
No [TERMINATE]	02
Unsure / don't know [TERMINATE]	99

<ONLY ASK IF PAN_A= CODE 01 YES>

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

[SINGLE RESPONSE]

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
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
Transport Health Pty Limited	36
Westfund Limited	37
Others [TERMINATE]	96
Unsure / don't know [TERMINATE]	99

(CORE QUESTION)

SQ1. Which of the following best describes how you think of yourself?
{SINGLE RESPONSE}

Male	1	CONTINUE ACCORDING TO QUOTA
Female	2	CONTINUE ACCORDING TO QUOTA
Non-binary	3	CONTINUE ASSIGN TO GENDER QUOTA AT RANDOM
I use a different term (please specify) [COMPLETION OF OPEN TEXT SPECIFY IS OPTIONAL]	4	CONTINUE ASSIGN TO GENDER QUOTA AT RANDOM
Prefer not to say	98	CONTINUE ASSIGN TO GENDER QUOTA AT RANDOM

SQ1H. HIDDEN | DO NOT ASK | AUTO CODE Help question for Gender to be applied to quotas

[JUST MONITOR, NO TERM]

Male	01
Female	02

----------[NEW SCREEN]----------

(CORE QUESTION)

SQ2. How old are you?

{INTEGER – 1-120}

SQ2H. HIDDEN | DO NOT ASK | AUTO CODE Help question for Age to be applied to quotas

[JUST MONITOR, NO TERM]

Under 18 [TERMINATE IF PANEL SAMPLE (SQ0=99, PANEL SAMPLE)]	01
18-24 years old	02
25-34 years	03
35-44 years	04
45-54 years	05
55-64 years	06
65-74 years	07
75-84 years	08
85+	09

----------[NEW SCREEN]----------

(CORE QUESTION)

SQ3. What is the postcode where you live?

{SINGLE RESPONSE}

[NUMERIC RESPONSE]

SQ3H. HIDDEN | DO NOT ASK | AUTO CODE BASED ON ANSWER AT SQ3 & TERMINATE FOR SQ0 = 99 IF PARTICIPANT DOESN'T FIT INTO ONE OF THE BELOW AREAS.

Greater Melbourne	01
Rest of VIC	02
Greater Sydney	03
Rest of NSW	04
Greater Brisbane	05
Rest of QLD	06
Greater Perth	07
Rest of WA	08
Greater Adelaide	09
Rest of SA	10
Greater Hobart	11
Rest of TAS	12
ACT	13
Greater Darwin	14
Rest of NT	15

----------[NEW SCREEN]----------

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

Please select the image displaying a traffic light

<INSERT IMAGES. IMAGE THAT PASSES IS CODE 5>

SINGLE RESPONSE. **RANDOMISE ORDER OF LIST**. DISPLAY IMAGES AS CODES.

Code 1	1
Code 2	2
Code 3	3
Code 4	4
Code 5 <CONTINUE>	5
Code 6	6

Could not see the images [ANCHOR, ALWAYS SHOW LAST]	7

----------[NEW SCREEN]----------

(CORE QUESTION)

SQ4. What type of cover do you have with [INSERT HEALTH FUND NAME & BOLD]?

Please select one only

[SINGLE RESPONSE]

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

----------[NEW SCREEN]----------

(CORE QUESTION)

SQ5. Who mainly manages your health fund membership?

Please select one only

[SINGLE RESPONSE]

I do	01
Someone else in my family does	02
Jointly (with someone else in my family)	03

----------[NEW SCREEN]----------

(CORE QUESTION)

SQ6. How many people are covered under your health fund membership?

Please select one only

[SINGLE RESPONSE]

1	01
2	02
3	03
4	04
5	05
6	06
More than 6	07
Unsure / don't know	99

----------[NEW SCREEN]----------

<ASK IF SQ6=02-07 I.E. MORE THAN ONE PERSON ON HEALTH FUND MEMBERSHIP>

AH26_2. What is the age of the **oldest** person on your health fund membership/policy?

OPEN NUMERIC RESPONSE FIELD	INTEGER RANGE 1-120	IF AGE HERE IS LESS THAN SQ2 THEN PROMPT WITH AN ERROR MESSAGE THAT SAYS, "The age you have entered is younger than your age."	
I am the oldest person on my policy			200

AH26_2H. HIDDEN QUESTION TO ALLOCATE AGE OF OLDEST PERSON ON MEMBERSHIP

Under 65 years old [ALLOCATE IF AH26_2<65 **OR** IF SQ2<65 **&** AH26_2 CODE 200 'I am the oldest person on my policy' SELECTED] **OR** IF SQ2<65 **&** SQ6 = CODE 01 **OR** CODE 99	01
65 – 69 years old [ALLOCATE IF AH26_2=65-69 **OR** IF SQ2=65-69 **&** AH26_2 CODE 200 'I am the oldest person on my policy' SELECTED] **OR** IF SQ2=65-69 **&** SQ6 = CODE 01 **OR** CODE 99	02
70 years old and over [ALLOCATE IF AH26_2>69 0 **OR** IF SQ2>69 **&** AH26_2 CODE 200 'I am the oldest person on my policy' SELECTED] **OR** IF SQ2>69 **&** SQ6 = CODE 01 **OR** CODE 99	03

----------[NEW SCREEN]----------

(CORE QUESTION)

SQ7. How many years have you had your health fund membership with [INSERT HEALTH FUND NAME & BOLD] for?

Please select one only

[SINGLE RESPONSE]

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

----------[NEW SCREEN]----------

(CORE QUESTION)

SQ8. How many years have you had private health insurance for?

In general, not just with your current fund.

Please select one only

[SINGLE RESPONSE | ONLY INSERT ANSWER CODES THAT ARE EQUAL TO OR HIGHER THAN THE ANSWER SELECTED AT SQ7. I.E. IF SQ7=02 ONLY SHOW 02-06 AT SQ8. | IF SQ7=06 AUTOCODE SQ8 AND SKIP]

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 A: HEALTH FUND SATISFACTION

We'd now like to ask you a few questions about your perceptions of [INSERT HEALTH FUND NAME & BOLD].

----------[NEW SCREEN]----------

(CORE QUESTION)

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

On a scale from 0 to 10 with 0 being 'completely dissatisfied', and 10 being 'completely satisfied'.

{SINGLE RESPONSE}

[TICK BOX QUESTION]

0 – completely dissatisfied	1	2	3	4	5	6	7	8	9	10 – completely satisfied

----------[NEW SCREEN]----------

(CORE QUESTION)

<ASK ALL>

Q2. You gave a score of [INSERT SCORE FROM 0-10 FROM Q1 & BOLD] in terms of your overall satisfaction with [INSERT HEALTH FUND NAME & BOLD].

Please tell us the key reason/s why you provided this score.

Please provide as much detail as possible.

[INSERT LARGE OE TEXT BOX]

----------[NEW SCREEN]----------

(CORE QUESTION)

<ASK ALL>

Q2A. You gave a score of [INSERT SCORE FROM 0-10 FROM Q1 & BOLD] in terms of your overall satisfaction with [INSERT HEALTH FUND NAME & BOLD].

Please **select** the key reason/s why you provided this score.

Select all that apply

[MULTIPLE RESPONSE | ROTATE CODES | ANCHOR 96-99]

The cost of the cover / premiums	01
Out of pocket costs / gap fees	02
Value for money	03
Speed of claims / refunds	04
Ease of claiming	05

The quality of cover provided	06
The range of services provided	07
Flexibility of cover / product to meet my needs	08
Quality of customer service provided	09
Ease of interaction with fund	10
Quality of advice / information provided	11
Mobile app / website / interface	12
Tailored to my industry / profession	13
Range of preferred providers	14
Quality of problem resolution	15
The membership benefits offered	16
Other (please specify) [SPECIFY | ANCHOR]	96
Recently joined / can't comment [EXCLUSIVE | ANCHOR]	98
Don't know [EXCLUSIVE | ANCHOR]	99

---------[NEW SCREEN] ----------

(CORE QUESTION)

Q3. How satisfied are you with each of the following, in relation to your private health insurance with [INSERT HEALTH FUND NAME & BOLD]?

On a scale from 0 to 10 with 0 being 'completely dissatisfied', and 10 being 'completely satisfied'.

[TICK BOX QUESTION | SINGLE RESPONSE PER STATEMENT | SHOW ALL SCALES ON ONE PAGE | RANDOMISE ORDER OF STATEMENTS ASKED]

ANSWER SCALE

0 – completely dissatisfied	1	2	3	4	5	6	7	8	9	10 – completely satisfied

CORE STATEMENTS

The claims process **in general** [ONLY ASK IF SQ4 = 03]	01
The Hospital claims process [ONLY ASK IF SQ4 = 01 OR 03 | ALWAYS ASK AFTER CODE 01]	02
The Ancillary / Extras claims process [ONLY ASK IF SQ4 = 02 OR 03 | ALWAYS ASK AFTER CODE 01]	03
Information being easy to understand	04
The amount of information provided to me about my cover	05
The quality of service interactions (written / phone / face-to-face)	06
The quality of outcomes when experiencing issues	07
The value for money of my health insurance	38

----------[NEW SCREEN] ----------

(CORE QUESTION)

[ASK ALL]

Q28. Have you made a claim against your private health insurance with [INSERT HEALTH FUND NAME & BOLD] in the last 12 months?

Please select one only

[SINGLE RESPONSE]

Yes – hospital claim only *(e.g. planned hospital stay, elective surgeries etc.)* [ONLY SHOW IF HAS HOSPITAL COVER I.E. IF SQ4 = 01 OR 03]	1
Yes – extras / ancillary claim only *(e.g. dental, physio, chiro, optical etc.)* [ONLY SHOW IF HAS ANCILLARY / EXTRAS COVER I.E. IF SQ4 = 02 OR 03]	2
Yes – both hospital and extras / ancillary claim [ONLY ASK IF SQ4 = 03]	3
No	4
Don't know / can't recall	99

----------[NEW SCREEN]----------

(CORE QUESTION)

<ASK IF MADE A CLAIM IN PAST 12 MONTHS, I.E. Q28 = CODES 1, 2, OR 3 (YES)>

Q29. How satisfied are you with each of the following, in relation to claims you've made against your private health insurance in the last 12 months with [INSERT HEALTH FUND NAME & BOLD]?

On a scale from 0 to 10 with 0 being 'completely dissatisfied', and 10 being 'completely satisfied'.

If you have made multiple claims in the last 12 months, please rate your most recent claim experience.
[TICK BOX QUESTION | SINGLE RESPONSE PER STATEMENT | SHOW ALL SCALES ON ONE PAGE | RANDOMISE ORDER OF STATEMENTS ASKED]

ANSWER SCALE

0 – completely dissatisfied	1	2	3	4	5	6	7	8	9	10 – completely satisfied	99 – Don't know / Can't recall

STATEMENTS

The benefits I get back when making an **Ancillary / Extras claim** [ONLY ASK IF SQ4 = 02 OR 03 AND Q28= 02 OR 03]	01
The benefits I get back (or the amount covered by my fund) for my **hospital admissions** [ONLY ASK IF SQ4 = 01 OR 03 AND Q28= 01 OR 03]	02

----------[NEW SCREEN]----------

(CORE QUESTION)

<ASK ALL>

Q4. How likely would you be to recommend [INSERT HEALTH FUND NAME & BOLD] to your family, friends or colleagues?

On a scale from 0 to 10 with 0 being 'not at all likely', and 10 being 'extremely likely'.

[SINGLE RESPONSE | SLIDER QUESTION]

0 – not at all likely	1	2	3	4	5	6	7	8	9	10 – extremely likely

----------[NEW SCREEN]----------

(CORE QUESTION)

<ASK ALL>

Q5. Please indicate the extent to which you agree or disagree with the following statements about [INSERT HEALTH FUND NAME & BOLD].

{SINGLE RESPONSE PER STATEMENT}

[ROTATE ORDER OF STATEMENTS | PROGRESSIVE GRID QUESTION FORMAT]

ANSWER SCALE

Strongly agree	01
Somewhat agree	02
Neither agree nor disagree	03
Somewhat disagree	04
Strongly disagree	05

CORE STATEMENTS

Is trustworthy	01
Is friendly and approachable	02
Offers helpful advice / information	03
Is a member-service focused company (not-for-profit)	04
Prioritises member needs instead of profit	05
Is easy to deal with	06
Is quick to resolve problems	07
Has cover that suits my needs	08
Takes the security of my personal data seriously	09
Is competitively priced with other health funds	10
Has better benefits than other health funds	11
Offers good value for money	12
It's easy to find providers that accept my insurance	13
Makes me feel valued	14
Treats me fairly	15
Offers high quality health insurance	16
Makes private health insurance easy to understand	17

(CORE QUESTION)

Q30. Which of the following would influence your decision to join a particular fund or product offer?

Please select all that apply.

[MULTIPLE RESPONSE | ROTATE ORDER OF CODES | 98 & 99 ANCHORED]

The cost	01

Value for money	02
Being a fund that puts people before profits	03
Flexible cover	04
Being a local organisation	05
Being a not-for-profit fund	06
Recommended by family, friends or colleagues	07
Reading online reviews by customers	08
Being a brand I trust	09
Providing services that support health and wellbeing	10
Having great member rewards / perks	11
Being a part of Member's Health Fund Alliance	12
Being a fund tailored to a relevant profession or industry	13
Being a fund that has won an industry award (e.g. Canstar, Finder, WeMoney)	14
Other (please specify) [SPECIFY | ANCHOR]	98
Don't know [ANCHOR | EXCLUSIVE]	99

SECTION B_09: FUND SPECIFIC SECTION

<ASK ALL>

XYZ. Which of the following industry awards are you aware of?

Please select all that apply

[MULTIPLE RESPONSE | RANDOMISE ORDER OF CODES]

Canstar Health Insurance Awards	01
Canstar Health Insurance - Most Satisfied Customers Award	02
Finder Health Insurance Awards	03
Finder Customer Satisfaction Awards	04
Roy Morgan Trusted Brand Awards	05
WeMoney Health Insurance Awards	06
Aware of at least one but unsure which [EXCLUSIVE | ANCHOR]	07
None of the above [EXCLUSIVE | ANCHOR]	99

<ASK ALL>

XYZ2. Before today, had you heard of the health fund **Queensland Country Health Fund**?

Please select one answer

[SINGLE RESPONSE]

Yes, I've heard of it before	01

No, never heard of it	02
Don't know / unsure	03

<ASK ALL>

XYZ3. **Queensland Country Health Fund** has just won Canstar's 2026 Most Satisfied Customers Award for the Health Insurance category.

After hearing this, has your opinion of **Queensland Country Health Fund** changed?

Please select one answer

[SINGLE RESPONSE]

Much more favourable	01
Somewhat more favourable	02
No change	03
Somewhat less favourable	04
Much less favourable	05
Unsure / don't know	99

<ASK ALL>

ZYX. To what extent do you consider [INSERT HEALTH FUND NAME & BOLD] to be trustworthy or untrustworthy?

On a scale from 0 to 10 with 0 being 'completely untrustworthy', and 10 being 'completely trustworthy'.

Please select one answer.

[TICK BOX QUESTION | SINGLE RESPONSE]

0 – completely untrustworthy	1	2	3	4	5	6	7	8	9	10 – completely trustworthy	99 – Don't know / unsure

SECTION C: MAIN REASONS FOR COVER

(CORE QUESTION)

Q6. Thinking about the reasons you have private health insurance cover, please rank your **top three reasons.**

Starting with #1 being the most important reason for your cover.

[DRAG AND DROP RANKING QUESTION, CAN ONLY SELECT THREE ANSWERS, ROTATE ORDER OF CODES]

#1	01
#2	02
#3	03

Avoid public hospital waiting lists	01

Access to a private room in a hospital	02
The ability to choose your doctor or specialist	03
Having more options with your healthcare/treatment	04
Reducing the amount of tax that you pay	05
Access to better quality care	06
Peace of mind that I/my family will be taken care of	07
Greater access to extras (dental, physio, optical etc)	08
For faster access to treatment	09
Peace of mind so that I/my family won't have to deal with large, unexpected costs	10

SECTION D: LIKELIHOOD TO SWITCH FUND

(CORE QUESTION)

Q7. Which of the following best describes how you've considered your membership with [INSERT HEALTH FUND NAME & BOLD] in the **past 12 months**?

Please select one answer.

[SINGLE RESPONSE]

I haven't considered changing health funds	03
I have thought about changing health funds but have not done anything about it	02
I have seriously considered changing health funds and have made enquiries	01

(CORE QUESTION)

Q8. How likely are you to **shop around** for a new private health insurance provider in the **next 12 months**?

Please select one answer.

[SINGLE RESPONSE]

Very unlikely	05
Somewhat unlikely	04
Neither likely nor unlikely	03
Somewhat likely	02
Very likely	01

(CORE QUESTION)

Q9. How likely are you to **switch** your private health insurance provider in the **next 12 months**?

Please select one answer.

[SINGLE RESPONSE]

Very unlikely	05
Somewhat unlikely	04
Neither likely nor unlikely	03
Somewhat likely	02
Very likely	01

(CORE QUESTION)
<ASK IF SELECTED CODE 01 'VERY LIKELY' OR 02 'SOMEWHAT LIKELY' AT Q9>

Q10A. You said that you were [INSERT ANSWER FROM Q9 | LOWERCASE & BOLD FONT] to **switch** your private health insurance provider in the next 12 months.

Please tell us the key reason/s why you said this?

Please select all that apply

[MULTIPLE RESPONSE | ROTATE ORDER OF CODES | ANCHOR 96-99]

The cost of the cover / premiums	01
Out of pocket costs / gap fees are too high	02
Want better value for money	03
Cost of living pressures	04
Want more flexible cover / choice of extras	05
Want better benefits	06
Had a negative experience with the fund / service	07
Cover doesn't suit me anymore	08
Not using my insurance enough / anymore	09
Always good to compare / look for a better option	10
New join offers (e.g. join now for X weeks free)	11
No preferred providers near me	12
Other (specify) [SPECIFY	ANCHOR]	96
Don't know / unsure [ANCHOR]	99

(CORE QUESTION)

Q11. How likely are you to **drop out** of private health insurance altogether in the **next 12 months**?

Please select one answer.

[SINGLE RESPONSE]

Very unlikely	05
Somewhat unlikely	04
Neither likely nor unlikely	03
Somewhat likely	02
Very likely	01

(CORE QUESTION)
<ASK IF SELECTED CODE 01 'VERY LIKELY' OR 02 'SOMEWHAT LIKELY' AT THE PREVIOUS QUESTION>

Q12. You said that you were [INSERT ANSWER FROM PREVIOUS QUESTION | LOWERCASE & BOLD FONT] to **drop out** of private health insurance altogether in the next 12 months.

Please tell us the key reason/s why you said this?

Please select all that apply.

[MULTIPLE RESPONSE | ROTATE ORDER OF CODES 01-08]

Cost / affordability / too expensive	01
Cost of living pressures	02
Poor value for money / not seeing the value	03
Doesn't suit older people / pensioners / retirees	04
Dissatisfied with gap / out of pockets / benefits	05
Lack of flexibility with cover	06
No longer need / not using cover	07
Public Healthcare / Medicare is sufficient	08
Other (specify) [SPECIFY | ANCHOR]	97
Don't know / unsure [ANCHOR I EXCLUSIVE]	99

(CORE QUESTION)
Q13. To what extent do you agree or disagree with the following statement?

The cost of my health insurance premium is affordable.

Please select one answer.
[SINGLE RESPONSE]

Strongly agree	01
Somewhat agree	02
Neither agree nor disagree	03
Somewhat disagree	04

Strongly disagree	05

SECTION E: MEMBERS HEALTH FUND ALLIANCE

(CORE QUESTION)

Q14. Have you seen this symbol before?



[SINGLE RESPONSE]

Yes	01
No	02

(CORE QUESTION)

<ASK IF SELECTED CODE 01 'YES' AT THE PREVIOUS QUESTION>

Q15. You said that you have seen this symbol before.

What do you think this symbol conveys about your health fund?



[INSERT LARGE OE TEXT BOX]

(CORE QUESTION)

Q16. Have you heard of the health fund representative group, **Members Health** (also known as Members Health Fund Alliance)?

[SINGLE RESPONSE]

Never heard of it	01
Heard of them but know almost nothing	02
Know just a little bit about them	03
Know them somewhat well	04
Know them very well	05

DEMOGRAPHICS

(CORE QUESTION)

<ONLY ASK IF SQ6=01 OR 99 I.E. ONLY ONE PERSON COVERED UNDER MEMBERSHIP OR UNSURE OF AMOUNT OF PEOPLE COVERED>

Q19_A. Which of the following categories best describes **your annual pre-tax income**?

Please select one only

[SINGLE RESPONSE]

$35,000 or less	05
$35,001 – $70,000	06
$70,001 - $105,000	01
$105,001 - $123,000	02
$123,001 - $164,000	03
$164,001 or more	04
Prefer not to say	98

(CORE QUESTION)

<ONLY ASK IF SQ6=02-07 I.E. MORE THAN ONE PERSON COVERED UNDER HEALTH FUND MEMBERSHIP>

Q19_B. Which of the following categories best describes the **annual pre-tax income of your household**?

Please select one only

[SINGLE RESPONSE]

$70,000 or less	05
$70,001 - $140,000	06
$140,001 - $210,000	01
$210,001 – $246,000	02
$246,001 - $328,000	03
$328,001 or more	04
Prefer not to say	98

(CORE QUESTION)

<ASK ALL>

Q20. Which of these best describes you?

Please select one only

[SINGLE RESPONSE]

Employed full-time (35 hours or more a week)	1
Employed part-time (less than 35 hours a week)	2
Employed on a casual basis	3
Unemployed but looking for work	4
Retired **and** receiving the age pension	7

Retired and **not** receiving the age pension or any other pension	8
Disability support pension	9
Veteran or service pension	10
Studying	6
Other (including volunteering) [SPECIFY]	96
Prefer not to say	98

ASK IF SQ0=01 CBHS, 04 LATROBE HEALTH SERVICES, 19 MILDURA, 20 HEALTH PARTNERS 99 CATEGORY BENCHMARK

Q21. What is the highest level of education that you have completed?

Please select one only

[SINGLE RESPONSE]

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

Q22. Which of the following best describes your household?

Please select one only

[SINGLE RESPONSE]

I live with my parent(s)	1
I share a house/apartment with friends/others	2
I live alone	3
I live with my partner	4
I live with my partner and child(ren)	5
I am a single parent and live with my child(ren)	6
Other household type [SPECIFY]	7
Prefer not to say	98

CORE 2026 AD HOC SECTION: PROPOSED 65+ REBATE REDUCTION POLICY

RB_ALLOCATION_H1. HIDDEN QUESTION TO ALLOCATE INTO FAMILY STATUS & INCOME TIERS

	BASE	T1	T2	T3
UNDER 65 YEARS	CODE 01. CODE IF AH26_2H-01 **AND** Q19_A=1/5/6 OR Q19_B=1/5/6	CODE 02. CODE IF AH26_2H-01 **AND** Q19_A=02 OR Q19_B=02	CODE 03. CODE IF AH26_2H-01 **AND** Q19_A=03 OR Q19_B=03	CODE 04. CODE IF AH26_2H-01 **AND** Q19_A=04 OR Q19_B=04
65-69 YEARS	CODE 05. CODE IF AH26_2H-02 **AND** Q19_A=1/5/6 OR Q19_B=1/5/6	CODE 06. CODE IF AH26_2H-02 **AND** Q19_A=02 OR Q19_B=02	CODE 07. CODE IF AH26_2H-02 **AND** Q19_A=03 OR Q19_B=03	CODE 08. CODE IF AH26_2H-02 **AND** Q19_A=04 OR Q19_B=04
70 YEARS	CODE 09. CODE IF AH26_2H-03 **AND** Q19_A=1/5/6 OR Q19_B=1/5/6	CODE 10. CODE IF AH26_2H-03 **AND** Q19_A=02 OR Q19_B=02	CODE 11. CODE IF AH26_2H-03 **AND** Q19_A=03 OR Q19_B=03	CODE 12. CODE IF AH26_2H-03 **AND** Q19_A=04 OR Q19_B=04
CODE 98. CODE IF Q19_A=98 OR Q19_B=98				

RB_ALLOCATION_H2. HIDDEN QUESTION TO ALLOCATE PERCENTAGE INCREASE BASED ON FAMILY STATUS & INCOME TIER (RB_ALLOCATION_H1)

REBATE REDUCTION INCREASE TO CONSUMERS				
	BASE TIER	T1	T2	T3
UNDER 65 YEARS	RB_ALLOCATION_H1 CODE 01 = **0%**	RB_ALLOCATION_H1 CODE 02 = **0%**	RB_ALLOCATION_H1 CODE 03 = **0%**	RB_ALLOCATION_H1 CODE 04 = **0%**
65-69 YEARS	RB_ALLOCATION_H1 CODE 05 = **5.6%**	RB_ALLOCATION_H1 CODE 06 = **5%**	RB_ALLOCATION_H1 CODE 07 = **5%**	RB_ALLOCATION_H1 CODE 08 = **0%**
70 YEARS	RB_ALLOCATION_H1 CODE 09 = **11.9%**	RB_ALLOCATION_H1 CODE 10 = **11%**	RB_ALLOCATION_H1 CODE 11 = **10%**	RB_ALLOCATION_H1 CODE 12 = **0%**
RB_ALLOCATION_H1 CODE 98 = **0%**				

<ONLY ASK IF INCREASE IS GREATER THAN ZERO I.E. "RB_ALLOCATION_H2" > 0%>

INTRO_A. The next question is based on a **hypothetical scenario for research purposes only**. The answer you give will not in any way impact the cost of your health insurance premium as it currently stands.

<ONLY ASK IF INCREASE IS GREATER THAN ZERO I.E. "RB_ALLOCATION_H2" > 0%>

REB1. If the cost of your private health insurance cover increased by [INSERT PERCENTAGE FROM "RB_ALLOCATION_H2" AND BOLD] next year...

Who do you think would be **most** responsible for the increase?

Please select one answer

Again please note that this question is a hypothetical scenario for research purposes only. The answer you give will not in any way impact the cost of your health insurance premium as it currently stands.

[SINGLE RESPONSE | RANDOMISE]

The federal government	1
My current private health insurer	2
The state government	3
Private hospitals or private hospital groups	4
Doctors or medical specialists	5
Unsure / don't know [ANCHOR]	99

<ASK ALL>

REB2. The Federal Government has announced plans to reduce the private health insurance rebate for people aged 65 and over from 1 April 2027. If the legislation is passed, private health insurance will become more expensive for some older Australians. The Government has stated that they intend for savings from this change to be invested into aged care services. The rebate will remain means-tested, with a maximum rebate of around 24% of premiums regardless of age. **At this stage this policy is still proposed legislation**.

Before today, had you heard of this proposed policy change?

Please select one answer

[SINGLE RESPONSE]

Yes, definitely heard of it	1
Maybe, I think I've heard something about it	2
No, this is news to me	3
Unsure / don't know	99

<ASK ALL>

REB3. Having read this, to what extent do you support or oppose this **proposed policy change**?

Please select one answer

[SINGLE RESPONSE]

Strongly support	1
Somewhat support	2
Neither support nor oppose	3
Somewhat oppose	4
Strongly oppose	5
Unsure / don't know [ANCHOR]	99

<ONLY SHOW IF INCREASE IS GREATER THAN ZERO I.E. "RB_ALLOCATION_H2" > 0%>

INTRO_B. The next two questions are designed to measure the likely impact of this **proposed legislation** from the Federal Government. The percentages shown are estimates that we have arrived at based on information available from the government on the **proposed policy change**.

The answers you give will not in any way impact the cost of your health insurance premium as it currently stands.

<ONLY ASK IF INCREASE IS GREATER THAN ZERO I.E. "RB_ALLOCATION_H2" > 0%>

REB4. If the cost of your private health insurance cover increased by [INSERT PERCENTAGE FROM "RB_ALLOCATION_H2" AND BOLD] next year as a result of this **proposed policy change** from the Federal Government...

Which of the following best describes what you would be likely to do regarding your private health insurance cover?

Please select one answer

**Again please note that this question is a hypothetical scenario for research purposes only. The answer you give will not in any way impact the cost of your health insurance premium as it currently stands.*

[SINGLE RESPONSE | DO NOT RANDOMISE]

I will keep my current private health insurance policy as is (i.e. no change)	04
I will downgrade my level of cover to a cheaper policy	01
I will increase my excess or reduce my extras to lower the amount I pay for my cover (my premium)	05
I will switch to a different insurer to get a better deal	02
I will suspend (pause) my private health insurance cover	06
I will cancel my private health insurance cover altogether	03
Unsure / don't know [ANCHOR]	99

<ONLY ASK IF INCREASE IS GREATER THAN ZERO I.E. "RB_ALLOCATION_H2" > 0%>

REB5. If the cost of your private health insurance cover increased by [INSERT PERCENTAGE FROM "RB_ALLOCATION_H2" AND BOLD] next year as a result of this **proposed policy change** from the Federal Government and you decided to retain your current level of cover...

What would be the most likely way you would manage this additional cost?

Please select all that apply

**Again please note that this question is a hypothetical scenario for research purposes only. The answer you give will not in any way impact the cost of your health insurance premium as it currently stands.*

[MULTIPLE RESPONSE | RANDOMISE]

Reduce spending on food / groceries	1
Reduce heating / electricity or other utilities	2
Reduce discretionary spending (e.g. entertainment, dining out)	3
Use savings	4
Increase work hours / earn more income	5
Absorb the increase without changing spending	6
Shop around and compare other private health insurance cover options	7
Other [ANCHOR]	96
Unsure / don't know [ANCHOR	EXCLUSIVE]	99

END TEXT
<SHOW FOR PANEL SAMPLE ONLY >

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

<ASK ALL>
COMMENTS. Do you have any other comments about the survey?
{OPEN TEXT}