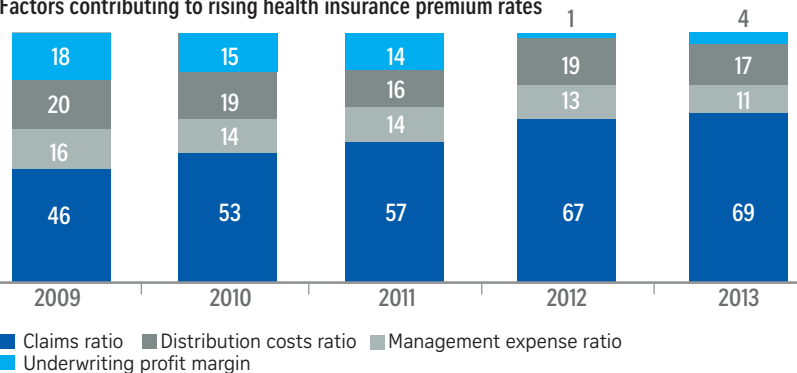


Study on health insurance costs

Factors contributing to rising health insurance premium rates



Claims payable to policyholders have been trending upward rapidly, outstripping cost savings made and adding pressure on premium rates.

Average claims cost

	Average inpatient bill sizes (\$)		Average day surgery bill sizes (\$)		Average outpatient bill sizes (\$)		Overall average bill sizes (\$)	
	Private hospital wards	Public hospital A wards	Private	Public hospital	Private	Public hospital	Private	Public hospital
2012	10,367	5,647	3,251	845	4,483	1,728	5,893	2,070
2013	11,426	5,515	3,437	864	4,441	1,654	6,431	2,048
2014	12,105	5,955	3,684	894	5,090	1,670	6,962	2,095

Note:

- The table compares the average bill sizes at private hospitals and public hospitals.
- From 2012 to 2014, the average inpatient bill sizes for private hospitals were about two times more than at public hospitals, four times more for day surgery, and 2.5 to three times more for outpatient treatments.