

For a patient to receive a rebate from their Private Health Insurer (PHI), the patient's cover must include exercise physiology services and the treatment must aim to prevent, delay or improve a chronic disease or injury. Insurers **do not** pay a benefit for general fitness programs.

PRIVATE HEALTH INSURANCE COVERAGE FOR EXERCISE PHYSIOLOGY SERVICES (POST 2019 PHI REVIEW)			
HEALTH FUND	Analysis of Private Health Insurer coverage of AEP services	Individual Benefit	Group Benefit
ACA Health Benefits Fund	No change	Y	N
AHM Health Insurance	No change	Y	N
Australian Unity	No change	Y	N
Apia	No change	Y	N
Bupa Australia Pty Ltd	Positive change to coverage (now in 4/5 categories), and classification	Y	N
CBHS Health Fund Limited	Negative change to visibility of AEP services in cover	Y	N
CUA Health Limited	No change	Y	N
Defence Health	Positive change to group exercise cover	Y	Y
Doctors Health Fund	No change	N	N
Emergency Service Health	Positive change with introduction of cover for AEP services	Y	N
GMHBA Limited	No change	Y	N
Grand United Corporate Health	No change	Y	N
HBF Health Limited	No change	Y	N
HCF	No change	Y	Y
Health Care Insurance Limited	Positive change to group exercise cover	Y	Y
Health Insurance Fund of Australia Limited	No change	Y	N
Health Partners	No change	Y	Y
Hunter Health Insurance	No change	N	N
Medibank Private Limited	Positive change to group exercise cover	Y	Y
Mildura District Hospital Fund Ltd	No change	Y	N
Navy Health Ltd	No change	Y	N
NIB Health Funds Ltd.	No change	Y	N
Onemedifund	Negative change to visibility of AEP services in cover	Y	Y
Peoplecare Health Insurance	No change	Y	N
Phoenix Health Fund Limited	No change	Y	Y
Police Health	No change	Y	N
Queensland Country Health Fund Ltd	No change	Y	Y
Railway and Transport Health Fund Limited	Positive change to group exercise cover	Y	Y
Reserve Bank Health Society Ltd	No change	N	N
St Lukes Health	No change	Y	N
Teachers Health Fund	No change	Y	Y
Transport Health	No change	Y	N
TUH	No change	Y	Y
Westfund Limited	No change	Y	Y

All receipts should include the provider's details (including name, practice address, contact details), business details (business name, ABN), member details (name, address), service details (receipt number, date of service, explanation of the type of service, item code).

The following codes have been developed by ESSA, in conjunction with HICAPS and Private Health Care Australia:

ITEM NUMBER	FULL DESCRIPTION	ABBREVIATED DESCRIPTION
102	Initial Session - once only per course of treatment > 45 min	Initial consultation
202	Standard Consultation 30 - 60 minutes	Standard consultation
502	Group Session 60 minutes (maximum of 8 people)	

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