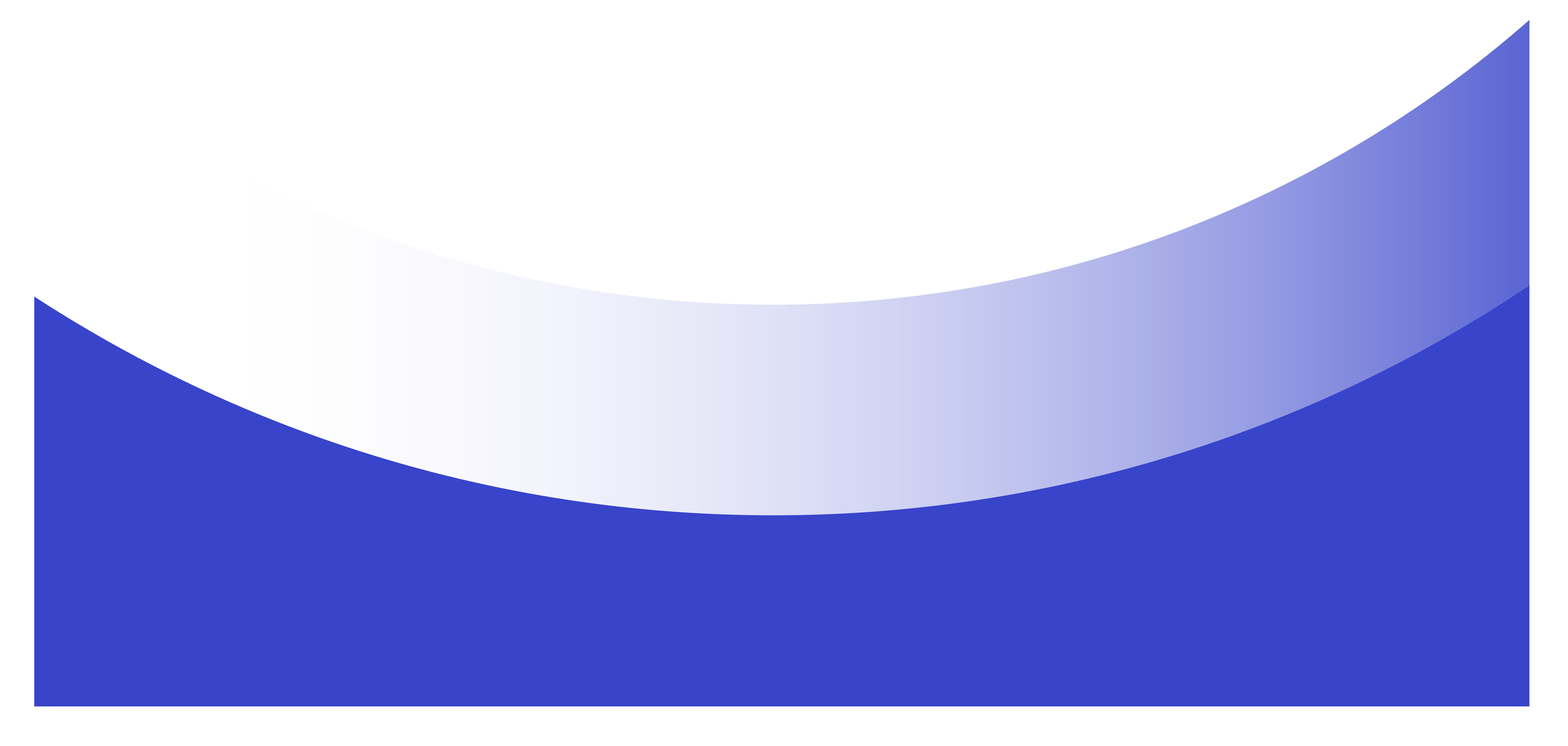
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|  | ATO Logo |  |
|  |  |  |
|  | Companion Guide – Private health insurance report v1.1 |  |
|  |  |  |
|  | To be used in conjunction with the electronic reporting specification for Private health insurance report, for financial year reporting commencing 1 July 2022. 1 July 2023 |  |



For further information or questions

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| --- | --- | --- |
| **Version** | **Version Update** | **Publish Date** |
| 1.0 | New document | 16/04/2019 |
| 1.1 | Key changes between v1.0 and v1.1   * Added definition for dependent person. * Added references to legislative changes. * Changed references to Human Services and replaced with Services Australia. * Changed classification from Unclassified to Official |  |

# Acronyms

|  |  |
| --- | --- |
| **Acronym** | **Expanded** |
| ATO | Australian Taxation Office |
| LHCL | Lifetime Health Cover Loading |
| MLS | Medicare Levy Surcharge |
| PHI | Private Health Insurance |
| PHIIB | Private Health Insurance Incentive Beneficiary |
| PHIR | Private Health Insurance Rebate |

# Definitions

| **Common term** | **Description** |
| --- | --- |
| Adult | An adult is anyone that is not classified as a dependent person on the policy (see Schedule 1 Dictionary to the *Private Health Insurance Act 2007*). |
| Amended File | An amended data file can be populated with data record details that relate to only those policies that need to be updated, added or cancelled.  The amendment data file would contain:   * + data record details that have been updated, and/or   + data record details that have been added, and/or   + data record details that have been cancelled.   This type of amended file is referred to as a delta. |
| Benefit code | The benefit code indicates which (maximum) age based rebate percentage is applicable and when in the financial year the associated premium amount was paid.  **NOTE**: The actual percentage applied, if any, is determined by the Australian Taxation Office (ATO), with reference to, among other things, the benefit code returned and the income tier applicable to the private health insurance incentive beneficiary (PHIIB). |
| Complying health insurance policy | For the purposes of claiming a private health insurance rebate (PHIR), [section 63-10 of the *Private Health Insurance Act 2007*](http://www.comlaw.gov.au/Details/C2012C00534) defines when a policy will be regarded as complying:  A complying health insurance policy is an insurance policy that meets:   * the community rating requirements in Division 66; and * the coverage requirements in Division 69; and * if the policy \*covers \*hospital treatment—the benefit requirements in Division 72; and * the waiting period requirements in Division 75; and * the portability requirements in Division 78; and * the quality assurance requirements in Division 81; and * any requirements set out in the Private Health Insurance (Complying Product) Rules for the purposes of this paragraph. |
| Dependent child | A dependent child means a person who:   1. is aged under 18; and 2. does not have a partner.   For the purposes of determining whether a family income threshold applies, a Dependent child can include children other than a person’s natural child (eg. adoptive sibling). See 22-30(1) of the *Private Health Insurance Act 2007* andSchedule 1 Dictionary to the *Private Health Insurance Act 2007*.  These definitions of dependent child do not apply for the $1,500 increase to the family thresholds for every MLS dependent child after the first. |
| Dependent non-student | A dependent non‑student means a person who:   1. is aged between 18 and 31 (inclusive); and 2. is not receiving full‑time education at a school, college or university; and 3. is a dependent non‑student under the \*rules of the private health insurer that insures the person; and 4. does not have a partner. |
| Dependent person | A dependent person means:   1. a \*dependent child; or 2. a \*dependent non‑student; or 3. a \*dependent person with a disability; or 4. a \*dependent student.   Anyone who meets this definition is not a PHIIB. |
| Dependent person with a disability | A dependent person with a disability means a person:   1. who is aged 18 or over; and 2. who is:   (i) a person with a disability within the meaning of the expression *person with a disability* as defined by the Private Health Insurance (Complying Product) Rules; or  (ii) a person with a disability within the meaning of the expression *person with a disability* as defined by the \*rules of the private health insurer that insures the person.  To avoid doubt, a *dependent person with a disability* may have a partner. |
| Dependent student | A dependent student means a person who:   1. is aged between 18 and 31 (inclusive); and 2. is receiving full‑time education at a school, college or university; and 3. is a dependent student under the \*rules of the private health insurer that insures the person; and 4. does not have a partner. |
| Entitling person | The entitling person will be the oldest person insured under the policy. However, if the oldest person insured under the policy ceases to be insured, that person will still be the entitling person unless another adult, who was not insured under the policy at the time the entitling person ceased to be insured under it, becomes insured under the policy. |
| Fund | Private health insurance fund. |
| Income | Income for surcharge purposes. |
| Lifetime health cover loading | A loading which is applied to the premium cost when a person purchases hospital cover who is 32 years of age or older. A 2% loading is added to the premium cost for every year the person is over the age of 31. |
| Medicare | Medicare is Australia’s universal health care system. |
| Parent | Parent is defined under Part 2.11 of the *Social Security Act 1991*. |
| Premium amount eligible for Australian Government rebate | That part of the premium to which the private health insurance rebate is applicable.  The premium amount eligible for Australian Government rebate is the sum of all premium amounts, including premium reduction amounts if any, paid to the health fund within the relevant financial year, but excludes any LHCL that relates to cover for any period post 30 June 2013.  Different benefit codes are applicable, depending on the age of the entitling person during the cover period and when in the financial year amounts are paid. It may be necessary to split premium amounts eligible for Australian Government rebate into pre and post 1 April payments and apportion if more than one benefit code is applicable. |
| Premium reduction | The dollar amount of premium reduction paid by Services Australia directly to the health fund in respect of the premium amount eligible for Australian Government rebate paid during the year.  A premium reduction reduces the net cost of the policy to the payer and is claimed via the Premium Reduction Scheme. |
| Private health insurance incentives | The term used to describe the two methods by which the Government contributes to the cost of the premium, thereby reducing the net cost of the policy:   * premium reduction, and/or * tax offset.   NOTE: The Government ceased the Medicare Service Centre rebate payment option from 1 July 2013. |
| Private health insurance incentive beneficiary | In relation to a premium amount paid, a PHIIB:   * is each adult, insured under the complying health insurance policy, on the day the premium or amount was received by the fund, or * in the case of a dependent person/s only policy:   + will be the parents of the dependent person/s insured under the policy provided the parents are married (within the meaning of the *A New Tax System (Medicare Levy Surcharge-Fringe Benefits) Act 1999* includes de facto relationship) at the end of the relevant financial year; otherwise   + will be the payer of the premium, provided that person is not a dependent person.   Refer to section 3 PHIIB identifier flow chart. |
| Private health insurance rebate | The private health insurance rebate (PHIR) is a percentage of the premiums eligible for Australian Government rebate, that have been paid to a registered health insurer in a given financial year, for a complying private health insurance policy.  The percentage of the premiums eligible for Australian Government rebate that the PHIIB will be entitled to, is generally determined by the age of the oldest person covered by the policy and by the income tier applicable to the relevant PHIIB.  If there is more than 1 PHIIB in relation to a particular premium amount, any PHIR entitlement is shared equally.  NOTE: From 1 July 2013, the government no longer pays the PHIR on any lifetime health cover loading (LHCL) included in a premium amount. Further, from 1 April 2014, all rebate percentages are adjusted on 1 April each year by the Rebate Adjustment Factor. |
| Private patient hospital cover | For MLS purposes, a person is covered by an insurance policy that provides private patient hospital cover if:   1. the policy is a complying health insurance policy (within the meaning of the *Private Health Insurance Act 2007*) that covers hospital treatment (within the meaning of that Act); and 2. any excess payable in respect of benefits under the policy is no more than the applicable amount set out in section 45‑1\* of that Act in any 12 month period.   \* At the time of publication of this specification, the excess limits per section 45-1 were:   1. $750 in any 12 month period, in relation to a policy under which only one person is insured; and 2. $1,500 in any 12 month period, in relation to any other policy.   See section 4 of *A New Tax System (Medicare Levy Surcharge—Fringe Benefits) Act 1999*: |
| Policy membership number | The reference number used by the fund to identify a particular policy. This must be the same membership number that appears on any PHI statement(s) issued by the fund in relation to the particular policy. |
| Replacement File | The amendment data file can be populated with data records that relate to all policies that were reported in the most recent successfully lodged data file (either the original or the most recently amended data file) for that financial year, regardless of whether policy details have changed or not.  The amendment data file would contain:   * data record details that have not changed, and * data record details that have changed, and * data record details that were not previously reported at all for that financial year but should have been. Refer to Cancellations for exceptions |
| Responsible person | In relation to a Dependent person only policy, a responsible person is the person to whom the health fund refers matters concerning the policy. |
| Rounding | In relation to the amounts to be reported in an **Individual Statement Data Record**, whole dollars only must be reported. All dollar amounts must be rounded to the nearest whole dollar (49 cents and below rounded down, 50 cents and above rounded up).  Rounding is to occur at the last point before amounts are reported. |
| Services Australia | Services Australia (Medicare). Agency responsible for delivering government payments and services. |
| Supplier | The organisation sending the data to the ATO.  The supplier may be the fund itself or a third party lodging the data file on behalf of the fund. |

|  |  |
| --- | --- |
| ATO Indigenous artwork | We acknowledge the Traditional Owners and Custodians of Country throughout  Australia and their continuing connection to land, waters and community.  We pay our respects to them, their cultures, and Elders past and present. |

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# 1 Introduction

Background and disclaimer

This guide has been prepared based on information from health funds about how premium payments are applied to policies and premium reduction amounts are calculated. No inferences should be drawn as to how start and end dates of policies are determined or what health funds may or may not be able to do in relation to applying payments to a policy.

The examples contained in this guide are merely illustrative of how to report data in respect of a policy and do not endorse how a health fund may interpret and apply the *Private Health Insurance Act 2007* and applicable product rules, in relation to the creation and alteration of policies.

All queries in relation to what is allowed under the *Private Health Insurance Act 2007* need to be directed to the Private Health Insurance Branch of the Department of Health.

Who should use this guide

This guide has been developed for use by:

* commercial software developers
* funds developing software in-house
* other interested parties

How to use this guide

This guide should be used in conjunction with the *Electronic Reporting Specification* for *Private health insurance* covering financial year reporting periods commencing from 1 July 2021.

This guide does not address every field detailed in the electronic reporting specification. Its purpose is to provide examples and additional information to assist funds in meeting their reporting obligations to both the Australian Taxation Office (ATO) and fund members.

Updates

If law changes occur affecting the information collected in the Private health insurance (PHI) report then this guide and the reporting specification will be updated accordingly. To keep up to date with any changes to this guide or the PHI report specification, subscribe for news and updates from the Software developers homepage website <http://softwaredevelopers.ato.gov.au>.

Pre-filling assistance

The ATO encourages early lodgment of the PHI report to assist fund members with the completion of their income tax return through providing timely information that is pre-filled.

Pre-filling is a free service the ATO offers that provides information to individual taxpayers to assist them to complete and lodge their income tax returns electronically. The information received in the PHI Report is also made available to tax agents to help them complete their clients’ tax returns.

Funds can make it easier for those persons insured under a complying health insurance policy to lodge their income tax return by:

* lodging in a timely manner, and
* providing data that is compliant with the ATO electronic reporting specification for the Private health insurance report.

# 2 Legislative changes

[*Income Tax Assessment Regulation 1997 61-220. 02*](https://www.legislation.gov.au/Details/F2019C00071) was updated in December 2018 pursuant to [*Treasury Laws Amendment (Miscellaneous Amendments) Regulations 2018*](https://www.legislation.gov.au/Details/F2018L01691)*.* The regulation now says a private health insurance fund need only provide a statement to a PHIIB if requested by the PHIIB to do so. Statements must be provided within 14 days of a request. It is no longer the case that private health insurance funds must issue statements to PHIIBs on a compulsory basis prior to 15 July each year.

[*Private Health Insurance (Incentives) Rules 2012 (No. 2)*](https://www.legislation.gov.au/Details/F2014C00746)(Incentives Rules) – Rules 8 and 9 deal with providing information, by way of a statement, to a PHIIB. These rules have been changed to give effect to statements no longer being compulsory.

The [*A New Tax System (Medicare Levy Surcharge—Fringe Benefits) Amendment (Excess Levels for Private Health Insurance Policies) Act 2018*](https://www.legislation.gov.au/Details/C2018A00099) changed the definition of what constitutes “private patient hospital cover” as it applies for Medicare Levy Surcharge purposes, in the A New Tax System (Medicare Levy Surcharge—Fringe Benefits) Act 1999. (An equivalent legislative update also took effect with reference to the Medicare Levy Act 1986.)

Changes made to - *Private Health Insurance Act 2007 (legislation.gov.au)* introduce the term 'dependent person', increase the maximum age for children to be covered as a dependent person under a family, single parent, or dependent person-only, private health insurance policy from under 25 years old to under 32 years old, and allow children with a disability, regardless of their maximum age and marital status, to be covered as a dependent person under a family, single parent or dependent person-only, private health insurance policy.

Indexation of private health income thresholds has recommenced. New thresholds have effect from 1 July 2023.

# 3 Income thresholds and rebate tiers

income thresholds from 2023-24\*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **INCOME THRESHOLDS** | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Singles** | < $93,001 | $93,001-108,000 | $108,001-144,000 | > $144,000 |
| **Families** | < $186,001 | $186,001-216,000 | $216,001-288,000 | > $288,000 |

Income thresholds from 2015-2016\*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **INCOME THRESHOLDS** | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Singles** | < $90,001 | $90,001-105,000 | $105,001-140,000 | > $140,000 |
| **Families** | < $180,001 | $180,001-210,000 | $210,001-280,000 | > $280,000 |

\* The private health insurance income thresholds for rebate purposes are normally adjusted annually on 1 April.

Rebate Tiers for 2018-2019

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Applicable in relation to payments received by a fund between**  **1 July 2018** and **31 March 2019** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 25.415% | 16.943% | 8.471% | 0% |
| **Aged 65-69** | 29.651% | 21.180% | 12.707% | 0% |
| **Aged 70 >** | 33.887% | 25.415% | 16.943% | 0% |
| **Applicable in relation to payments received by a fund between**  **1 April 2019** and **30 June 2019** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 25.059% | 16.706% | 8.352% | 0% |
| **Aged 65-69** | 29.236% | 20.883% | 12.529% | 0% |
| **Aged 70 >** | 33.413% | 25.059% | 16.706% | 0% |

Rebate Tiers for 2019-2020

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Applicable in relation to payments received by a fund between**  **1 July 2019** and **31 March 2020** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 25.059% | 16.706% | 8.352% | 0% |
| **Aged 65-69** | 29.236% | 20.883% | 12.529% | 0% |
| **Aged 70 >** | 33.413% | 25.059% | 16.706% | 0% |
| **Applicable in relation to payments received by a fund between**  **1 April 2020** and **30 June 2020** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 25.059% | 16.706% | 8.352% | 0% |
| **Aged 65-69** | 29.236% | 20.883% | 12.529% | 0% |
| **Aged 70 >** | 33.413% | 25.059% | 16.706% | 0% |

Rebate Tiers for 2020-2021

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Applicable in relation to payments received by a fund between**  **1 July 2020** and **31 March 2021** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 25.059% | 16.706% | 8.352% | 0% |
| **Aged 65-69** | 29.236% | 20.883% | 12.529% | 0% |
| **Aged 70 >** | 33.413% | 25.059% | 16.706% | 0% |
| **Applicable in relation to payments received by a fund between**  **1 April 2021** and **30 June 2021** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 24.608% | 16.405% | 8.202% | 0% |
| **Aged 65-69** | 28.710% | 20.507% | 12.303% | 0% |
| **Aged 70 >** | 32.812% | 24.608% | 16.405% | 0% |

Rebate Tiers for 2021-2022

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Applicable in relation to payments received by a fund between**  **1 July 2021** and **31 March 2022** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 24.608% | 16.405% | 8.202% | 0% |
| **Aged 65-69** | 28.710% | 20.507% | 12.303% | 0% |
| **Aged 70 >** | 32.812% | 24.608% | 16.405% | 0% |
| **Applicable in relation to payments received by a fund between**  **1 April 2022** and **30 June 2022** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 24.608% | 16.405% | 8.202% | 0% |
| **Aged 65-69** | 28.710% | 20.507% | 12.303% | 0% |
| **Aged 70 >** | 32.812% | 24.608% | 16.405% | 0% |

Rebate Tiers for 2022-2023

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Applicable in relation to payments received by a fund between**  **1 July 2022** and **31 March 2023** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 24.608% | 16.405% | 8.202% | 0% |
| **Aged 65-69** | 28.710% | 20.507% | 12.303% | 0% |
| **Aged 70 >** | 32.812% | 24.608% | 16.405% | 0% |
| **Applicable in relation to payments received by a fund between**  **1 April 2023** and **30 June 2023** inclusive: | | | | |
|  | **Base tier** | **Tier 1** | **Tier 2** | **Tier 3** |
| **Aged under 65** | 24.608% | 16.405% | 8.202% | 0% |
| **Aged 65-69** | 28.710% | 20.507% | 12.303% | 0% |
| **Aged 70 >** | 32.812% | 24.608% | 16.405% | 0% |

For future year changes to income thresholds, refer to the ATO website: [www.ato.gov.au/privatehealthinsurance](http://www.ato.gov.au/privatehealthinsurance)

Single threshold

The single income thresholds apply to persons who are not married or not in a de facto relationship on the last day of the financial year and do not have any dependent children.

Family threshold

The ATO will determine the single/family status of a person for a financial year based on information provided in the person’s tax return for the relevant year. Single/family status is not determined with reference to policy information.

A family income threshold will apply to a person if any of the following apply:

* The person is married or in a de facto relationship on the last day of the financial year.
* The person is a single parent with one or more dependent children.

Family income does not include income of dependent children.

Increases to the family income threshold

The family income threshold is increased by $1,500 for every dependent child after the first child if a person has two or more children who are:

1. under 21 years old, and/or
2. 21 to 24 years old and studying full-time at school, college or university.

 The income tiers are normally indexed annually.

Wrong rebate tier nominated

There is no penalty if a person, as part of the premium reduction scheme, nominates a rebate percentage (based on their age/income tier) which ultimately proves to be more than their actual entitlement. When an individual lodges their tax return, the ATO will reconcile any rebate already claimed via a premium reduction to their actual entitlement. The actual entitlement is calculated with reference to the income testing rules.

If the actual entitlement exceeds the rebate already claimed through the year, a private health insurance offset will be credited on their income tax assessment. If the actual entitlement is less that the rebate already claimed through the year, a private health insurance liability will be imposed on their assessment. If the actual entitlement is equal to the rebate already claimed through the year, the effect on an assessment will be neutral.

# 4 Premiums

Premium payment date received

A premium payment occurs when the fund receives the amount. The time of physical receipt of the amount by the fund is the relevant time, not the date the payment was made to the fund or when the fund allocates the amount to the member’s account.

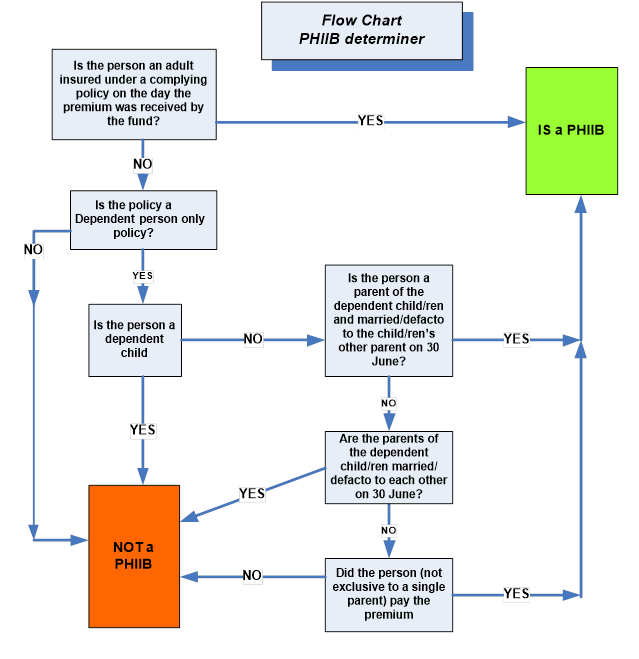
* Entitlement to a PHIR is always in the financial year the premium amount was received by the fund, regardless of the period of cover the premium amount relates to.
* Taxpayers are income tested in relation to any rebate entitlement associated with premiums paid for policies. When premiums are receipted is important, as incomes and therefore rebate entitlements, may vary from one financial year to the next.
* If a payment isn't received by a fund in a particular financial year, the monies cannot be treated (projected) by the fund as being received for the policy in that particular financial year. For example, a premium payment for a policy received as part of a group payment, withheld from a wage in the 2020–21 financial year but not received by the fund until the 2021–22 financial year, can’t be reported as being received in the 2020–21 financial year.

The following table specifies, for various payment methods, when a premium is considered to be received by a fund:

|  |  |
| --- | --- |
| **Payment Type** | **Premiums Paid** |
| Cash | Date the cash is received by the fund. |
| Electronic transfer of funds | Date the funds are credited to the fund’s account . |
| Money order or bank cheque | Date the money order or cheque is received by the fund unless the money order or cheque is dishonoured. |
| Via Legal agent | Where a payment is made to a legal agent of the fund, for example where the fund has an agreement for Australia Post to receive payments on their behalf, the payment of premium occurs on the date the agent receives the premium payment. |
| Via Employer | If an employer withholds from an employee an amount for a private health insurance premium, the amount is considered paid to the fund on the date the fund receives the payment from the employer (which may be a different time from when the employer withholds the amount from the employee). |

PHIIB identifier flow chart

The following flow chart may assist in establishing whether a person is a PHIIB in relation to a premium payment.



**Note**: In the case where an adult is insured under a complying policy, in determining the adult’s status as a PHIIB, it is not necessary that the adult pay the premium or amount which results in cover being provided. The key element is that the adult was covered under the health insurance policy on and for the day the premium or amount was received by the fund.

In any case of:

1. arrears payments;
2. prepayments; or
3. whole of policy suspensions,

the PHIIB(s) will be determined with reference to the person(s) insured under the policy on the first day of cover that the premium amount was received in respect of. Any adult, covered for the day on which a fund receives a payment for a non-dependent person only policy, will be a PHIIB in relation to that payment. For example, this would include the case where a policy is typically paid monthly in arrears.

If a payment received by a fund for a non-dependent person only policy does not provide complying cover to at least one adult for the day on which the premium or amount was received by the fund (for example, for a payment made during a period of whole of policy suspension or where the payment is made for a policy with a future start date) the PHIIB(s) in relation to that payment will be the adult(s) insured under the policy on the first day of cover that the premium amount was received in respect of.

PHIIB is defined at section 22-5 of the *Private Health Insurance Act 2007*.

# 5 Data record information

Supplier data records

A Private health insurance report data file must contain:

* only one Fund’s reporting information, and
* must be for only one financial year reporting period.

This applies to both original and amendment data file lodgments.

The *Financial year end date* field in *Supplier data record 1* cannot be:

* outside the financial year reported in the *Financial year* field in the *Reporting entity data record*.

attention_pms Different financial year data must be reported in separate data files.

Reporting entity data record

This data record contains the reporting Fund’s details and includes the Fund’s unique identity code and the financial year of the report.

Individual identity data record

This data record contains the identity details of the policy member being reported. The information in this data record is used by the ATO to determine the individual tax record the reported private health insurance details should be applied to.

Fund identity code

Each fund has a unique fund identity code. The three character code reported in the *Fund identity code* field in the *Individual identity data record* must be the same as the code reported in the *Fund identity code* field in the *Reporting entity data record*.

Policy membership number

A fund will have many policies. Each policy must be assigned a unique policy membership number to identify and distinguish it from other policies.

Unique personal identifier

Each member should be assigned a unique personal identifier to identify and distinguish that member from other fund members. A unique personal identifier should be used across ALL the policies that cover that member for that fund, for any financial year reporting period.

In any given financial year, a member may belong to:

* more than one policy within the fund, and/or
* more than one fund.

If a fund reports a unique personal identifierfor a member but subsequently changes it, for example, because it has been discovered that more than one *Unique personal identifier* has been assigned to a member, the action to be taken in terms of reporting to the ATO will be dependent on whether data has already been reported under the incorrect *Unique personal identifier* and if there is any potential financial impact.

* If data hasn’t already been reported under the incorrect unique personal identifier, there has been no impact at the ATO and future reporting would be under the correct unique personal identifier.
* If there is no potential financial impact, there wouldn’t be an absolute need to report amendment data to the ATO if the sole result would just be to report a different unique personal identifier in respect of a person.
* If there is a potential financial impact, amendment data, including the correct unique personal identifier, must be reported.

Refer back to the electronic reporting specification *Private health insurance report* section 9 Amendment files, for comprehensive information on amendments and amendment data files.

Member name change

If a fund becomes aware, for example, that a member couple have separated part way through a reporting period financial year and one or both have changed their name, the ATO cannot provide advice on what rules a fund should implement for the name(s) to report to the ATO or to use on a PHI statement (if issued). It is a Fund business decision on what rules to apply in this situation.

Individual statement data record

This data record (or records as the case may be) contains details needed for PHIR calculation purposes. Assuming the information reported in the *Individual statement data record(s)* is declared in the appropriate tax return labels upon individual income tax return lodgment, once the ATO establishes (from other information provided in the tax return), in relation to a PHIIB:

* if a Single or Family income threshold applies; and
* what rebate tier, (base, 1, 2 or 3) applies

the ATO can calculate the actual private health insurance rebate an individual is entitled to. The tax return assessment may result in a tax offset or a liability or a neutral position.

One or more *Individual statement data records* (as the case may be) must be reported in respect of a particular person in relation to a policy for a particular financial year where:

* The person is a PHIIB in relation to a premium or amount received by the fund within the particular financial year and will therefore have one or more Your premiums eligible for Australian Government rebate amounts to report. Refer to section **8 Example scenarios** ([8.1](#E8_1)), and/or

OR

* The person is a responsible person in relation to a Dependent person only policy, and:
  + A premium or amount was received by the fund within the particular financial year for the policy (and will therefore have premium amounts reported on a statement), and/or
    - **8 Example scenarios** ([8.5](#E8_5)).

OR

* The person is a Dependent person on a Dependent person only policy and the fund does not hold responsible person details. Refer to section **8 Example scenarios** ([8.4](#E8_4)).

attention_pms If a member has private patient hospital cover for one or more periods within the financial year being reported – and so will have one or more *Individual MLS data records* reported - but no premiums have been paid in that financial year (eg. because of a pre-payment), it is not necessary to report an *Individual statement data record*.

However, there is no restriction on reporting an *Individual statement data record* where the amount fields are zero filled if a reporting fund has set their file creation up so that at least one *Individual statement data record* must be created and reported if one or more *Individual MLS data records* are reported. In such a case, a fund can report any valid benefit code other than 00. This includes situations where, but for no payments being made, there would have been a change in benefit code during the period of cover.

Premium period

Amounts reported in an *Individual statement data record* are relevant to a single premium period only.

A premium period is defined by:

* the identity of the adults covered at the time a premium or amount is received, and
* whether insurance is provided under a complying health insurance policy (per section 63-10 of the *Private Health Insurance Act 2007*), and
* the applicable benefit code.

A premium period ends if there is a change in:

* the adults covered at the time a premium or amount is received, and/or
* the nature of the health insurance policy i. e. if it changes from complying to non-complying or vice versa, and/or
* the applicable benefit code changes.

If a premium period ends but further premium amounts are received by the fund in the given financial year for complying cover, an additional *Individual statement data record* for the PHIIB must be reported. Refer to section **8 Example scenarios** ([8.3](#E8_3) and [8.6](#E8_6)).

Policy membership number

The policy membership number in the *Individual statement data record*(s) must be the same as the policy membership number reported in the *Policy membership number* field in the immediately prior *Individual identity data record*.

Unique personal identifier

The unique personal identifier in the *Individual statement data record*(s) must be the same as the identifier reported in the *Unique personal identifier* field in the immediately prior *Individual identity data record*.

Policy role

The policy role code identifies whether the policy member is:

An adult = **A**

An insured Dependent person = **D**

A non-insured adult (responsible person on a Dependent person only policy) = **N**

A policy role of **D** must only be reported on an *Individual statement data record* in cases where:

* the policy is a Dependent person only policy, and
* the fund holds no details in respect of the relevant non-insured adult (Responsible person).

Refer to section **8 Example scenarios** ([8.4](#E8_4)).

A policy role of **N** must only be reported on an *Individual statement data record* in cases where:

* the policy is a Dependent person only policy, and
* the fund holds details in respect of the relevant non-insured adult (Responsible person) for Dependent person only policies.

A policy role of **N** cannot be reported on an *Individual MLS data record*. A policy role of **N** is only applicable to an *Individual statement data record* (where circumstances warrant). Refer to section **8 Example scenarios** ([8.5](#E8_5)).

Unique personal identifier of other PHIIB 1 to 4

If there are more than four other PHIIBs to report, report the unique personal identifiers of the four oldest PHIIBs. For example, if there are six PHIIBs, the *Individual statement data record* will show the details of one (primary) PHIIB and the four *Unique personal identifier of other PHIIB* fields will show details of the four oldest PHIIBs, so details for five PHIIBs have been reported. As such the number to be reported in the *Number of other additional PHIIBs* field will be **01**. Refer to section **8 Example scenarios** ([8.6](#E8_6)).

Number of other additional PHIIBs

If, including the primary PHIIB, there are five PHIIBs or less, report **00** in the *Number of other additional PHIIBs* field, otherwise report the relevant number of other additional PHIIBs i.e. the total number of PHIIBs less five. For example, if there are seven PHIIBs (7-5=2), **02** would be reported in the *Number of other additional PHIIBs* field.

Your premiums paid in the financial year

The PHIIB’s premium amount(s) received by the fund for the premium period must be reported as a rounded whole dollar amount. Refer to the Definitions table at the beginning of this guide for Rounding description. See definition 6.81 in the Private Health Insurance Reporting Specification for details on how to calculate the premiums paid in the financial year.

Your Australian Government rebate received

The PHIIB’s premium reduction(s) received by the fund for the premium period must be reported as a rounded whole dollar amount. Refer to the Definitions table at the beginning of this guide for Rounding description.

The apportioning principles, as used in calculating *Your premiums paid in the financial year*, apply. Refer to section **8 Example scenarios** ([8.1](#E8_1) to [8.5](#E8_5) and [8.7](#E8_7)).

attention_pms The effective date of an Australian Government rebate received amount will always be the received date of the source payment that triggered the rebate claim. Refer to section **8 Example scenarios** (8.14) for an example of the received date of the source payment that triggered the rebate claim.

Your premiums eligible for Australian Government rebate

Only amounts that are received with respect to a complying health insurance policy, within the relevant financial year, can be considered as amounts to be reported as Your premiums eligible for Australian Government rebate.

A PHIIB’s premium(s) eligible for Australian Government rebate for the premium period must be reported as a rounded whole dollar amount. Refer to the **Definitions table** at the beginning of this guide for a description of the term Rounding.

The eligible amount for a premium period can be calculated by applying the following formula:

Where:

***A*** = Base product premium rate in relation to any period of cover prior to 1 July 2013

i.e. including any LHC that is added on but before any Australian Government

Rebate and before any discounts are taken off.

***DA*** = discount dollar amount applicable to Base product premium rate (***A***)

***B***= Base product premium rate in relation to any period of cover post 30 June 2013

i.e. before any LHC is added on and before any Australian Government rebate

and before any discounts are taken off.

***DB*** = discount dollar amount applicable to Base product premium rate (***B***)

***N*** = the number of PHIIB’s relevant to the premium paid date.

This is to be distinguished from the total that would be derived by rounding the actual total cost of the policy. Refer to section [8 Example scenarios](#Section8) for an example where a share amount is greater than zero.

Benefit code

The benefit code indicates which age based rebate percentage is applicable and when in the financial year the associated premium amount was paid.

Bearing in mind there is no requirement for a Statement Data Record to be reported if no payment has been received during the relevant financial year, in any case where:

* no payments have been made in a financial year, but
* the statement recipient was covered at some point in the financial year because payment was made in a different financial year, and
* the reporting fund has set their file creation up so that at least one *Individual statement data record* must be created and reported if one or more *Individual MLS data records* are reported.

a fund can report any valid benefit code other than 00. This includes situations where, but for no payments being made, there would have been a change in benefit code during the period of cover. The *Benefit code* field in the *Individual statement data record* must not be zero filled.

attention_pms In the case of a **cancelled policy** reported in an amendment data file, the *Benefit code* field is zero filled.

The details reported in an *Individual Statement Data Record* must be current at the date the report data file for the relevant financial year is generated.

Individual MLS data record

This data record, or records as the case may be, contains details about what period (or periods) in the financial year the member had private patient hospital cover.

Assuming the information reported in the *Individual MLS data record(s)* is declared in the appropriate tax return labels upon individual income tax return lodgment, along with other information provided in the tax return, the ATO can determine if the member will be subject to the Medicare Levy Surcharge (MLS).

MLS details must be reported for each person insured under a policy that provides private patient hospital cover*.* Refer to section **8 Example scenarios** ([8.2](#E8_2)).

If there are no MLS details to report for a member, this data record is not required.

attention_pms It is not necessary that an *Individual MLS data record* must be reported for a member if an *Individual statement data record* is reported for that member. For instance a member may have ancillary cover only, so an *Individual statement data record* would be reported but as private patient hospital cover was not provided under the ancillary only policy, an *Individual MLS data record* would not be reported.

Policy membership number

The policy membership number reported in the *Individual MLS data record* or records as the case may be, must be the same as the policy membership number reported in the *Policy membership number* field in the immediately preceding *Individual identity data record* for that insured person.

Unique personal identifier

The unique personal identifier reported in the *Individual MLS data record* or records as the case may be, must be the same as the unique personal identifier reported in the *Unique personal identifier* field in the immediately preceding *Individual identity data record* for that insured person.

Individual MLS record start and end dates

For each *Individual MLS data record* for an insured person, the reported individual MLS record start and end dates should be inclusive and not overlap with the reported individual MLS record start and end dates for another *Individual MLS data record* for the same insured person for the same policy. The reported individual MLS record start and end dates must be within (inclusive) the reported financial year in the *Reporting entity data record* and *Financial year end date* field in the *Supplier data record 1*.

* In terms of (the number of days) MLS coverage, notwithstanding payments may not be received within a financial year if, in fact, a fund covers a member with the appropriate level of private patient hospital, then the member has coverage for MLS purposes.
* In practical terms, MLS days can be projected but payments paid must be reported in the financial year the fund actually received the payment.

Type of policy

One of the following valid codes must be reported in the *Individual MLS data record*:

**S** – single: One adult or one Dependent person.

**C** – couple: Two adults.

**F** – family:

* Two adults and one or more Dependent persons, or
* Three or more adults with or without one or more Dependent persons, or
* Two or more dependents on a Dependent person only policy.

**P** – single parent. One adult and one or more Dependent persons..

**NOTE**: If a fund is unable to accurately report the *Type of policy* field code as per the above descriptions, the fall-back position would be to report:

**S** – where only one person is insured under a policy, or

**F** – where two or more people are insured under a policy.

In relation to an insured person, whenever:

* + the Policy role changes, and/or
  + the Type of policy changes, and/or
  + Complying cover ceases,

the period for the *Individual MLS data record* will end for that insured person.

If complying cover continues or recommences post the previous finalised MLS details period in the same financial year, a new *Individual MLS data record* for the insured person, that includes the updated details, must also be reported.

In any case where the details for:

* the *Individual MLS record start date* field, and/or
* the *Individual MLS record end date* field, and/or
* the *Type of policy* field, and/or
* the *Policy role* field

change from data previously reported with respect to an insured person/policy, the ATO requires amended data for that person/policy for the given financial year. Refer to section **8 Example scenarios** ([8.9](#E8_9))

# 6 Amendment data files

Pursuant to income testing of the private health insurance rebate, reporting accurate data in relation to a particular year took on a greater significance. Therefore, the ATO requires amendment data to be reported in relevant circumstances and subject to a cyclical schedule.

Refer to the Electronic Reporting Specification for details regarding:

* The circumstances for which amendments must be reported;
* Discretionary choice;
* What data to report;
* Cancellations;
* Providing information to members.

Amendment data files may contain:

* Amendments to data previously reported to the ATO for a given financial year, and/or
* Original data not previously reported to the ATO for a given financial year, and/or
* Cancellation of data previously reported to the ATO for a given financial year.

Reporting amendment data periodically

Section 264BB of the *Income Tax Assessment Act 1936,* allows the Commissioner of Taxation to require private health insurers to provide information so that the Commissioner can ensure that taxpayers claiming the private health insurance tax offset in fact hold private health insurance. A notice will be issued under section 264BB each year to each health fund, requesting provision of their original private health insurance information by 15 July. The 264BB notice will also specify amendment data is to be reported. The due dates for amendment reports are likely to be consistent with the following schedule:

* for the first provision of amendment data - within the first 8 or so days of the first October that is subsequent to the original report being lodged
* for the second provision of amendment data – within the first 8 or so days of the first April that is subsequent to the original report being lodged
* for the third provision of amendment data – within the first 8 or so days of the second October that is subsequent to the original report being lodged
* for the fourth provision of amendment data – within the first 8 or so days of the second April that is subsequent to the original report being lodged

For example, if an original report was lodged on 15 July 2022, the following dates could be specified in a 264BB notice as the due dates for the lodgement of amendment reports:

* 8 October 2022 for the first provision of amendment data
* 7 April 2023 for the second provision of amendment data
* 7 October 2023 for the third provision of amendment data
* 7 April 2024 for the fourth provision of amendment data

This is to support the prefill of private health insurance details necessary for the lodgement of individual income tax returns for assessment.

attention_pms The due dates as detailed in a 264BB notice are the **latest** dates amendment reports are to be lodged by – that is to say, reports can be lodged earlier. It is expected that if, post the original data file lodgment for a financial year reporting period, a fund identified that data in relation to a significant number of records was not accurate, an amendment data file would be lodged as soon as practicable.

# 7 File structure example

Scenario

Details for three policies reported by XYZ Private health insurance fund for the 2021-22 financial year reporting period:

Policy 1: Single person covered for a continuous period through the financial year.

1. **1** x *Individual* ***identity*** *data record*
2. **2** x *Individual* ***statement*** *data records*
3. **1** x *Individual* ***MLS*** *data record*

Policy 2: Two people covered – One person joined part way through the financial year in December 2021. Premium amounts are paid for both members pre 1 April 2022 and post 31 March 2022. Each person covered under the policy will have an *Individual* ***identity*** *data record* reported. The original policy holder will have one *Individual* ***statement*** *data record* and an *Individual* ***MLS*** *data record* reported for the period prior to the second person joining and both members will have two *Individual* ***statement*** *data records* and an *Individual* ***MLS*** *data record* reported for the period where they were both covered under the policy.

1. **2** x *Individual* ***identity*** *data records*
2. **5** x *Individual* ***statement*** *data records*
3. **3** x *Individual* ***MLS*** *data records*

Policy 3: Three people covered – A couple had a child part way through the financial year. Each person covered under the policy will have an *Individual* ***identity*** *data record* reported. As premium amounts are paid for both adult members pre 1 April 2022 and post 31 March 2022, two *Individual* ***statement*** *data records* will be reported for each of the adults covered. An *Individual* ***MLS*** *data record* will be reported for each adult where the *Type of policy* **field** is **C** (couple) and the *Individual MLS data record end date* **field** will be the date immediately prior to the date of birth of the child.

Once the Dependent person is born and added to the policy a second *Individual* ***MLS*** *data record* will be reported for each adult where the *Type of policy* **field** will be **F** (family) and the *Individual MLS record start date* **field** is the date of birth of the child. An *Individual* ***MLS*** *data record* will also be reported for the child where the *Type of policy* **field** is **F** and the *Individual MLS record start date* **field** is the date of birth of the child.

1. **3** x *Individual* ***identity*** *data records*
2. **4** x *Individual* ***statement*** *data records*
3. **5** x *Individual* ***MLS*** *data records*

File structure

|  |
| --- |
| Supplier data record 1 |
| Supplier data record 2 |
| Supplier data record 3 |

|  |
| --- |
| Reporting entity data record |

|  |  |
| --- | --- |
| Individual identity data record | Policy 1  Adult |
| Individual statement data record |
| Individual statement data record |
| Individual MLS data record |

|  |  |
| --- | --- |
| Individual identity data record | Policy 2  Adult 1 |
| Individual statement data record |
| Individual statement data record |
| Individual statement data record |
| Individual MLS data record |
| Individual MLS data record |  |

|  |  |
| --- | --- |
| Individual identity data record | Policy 2  Adult 2 |
| Individual statement data record |
| Individual statement data record |
| Individual MLS data record |

|  |  |
| --- | --- |
| Individual identity data record | Policy 3  Adult 1 |
| Individual statement data record |
| Individual statement data record |
| Individual MLS data record |
| Individual MLS data record |  |

|  |  |
| --- | --- |
| Individual identity data record | Policy 3  Adult 2 |
| Individual statement data record |
| Individual statement data record |
| Individual MLS data record |
| Individual MLS data record |  |

|  |  |
| --- | --- |
| Individual identity data record | Policy 3  Dependent 1 |
| Individual MLS data record |

|  |
| --- |
| File total data record (1-1) |

# 8 Example scenarios

8.1 Single person, no dependents, no policy suspensions

Ben Jackson is a single 29 year old. On 20 July 2020, he decides to take out hospital and ancillary health insurance with ABC Health. ABC Health informs Ben his monthly premium will be $249.27 or he could pay a reduced premium if he chose to participate in the premium reduction scheme. Ben thinks his 2020-21 income will be less than the $90,000 single threshold, so nominates for a premium reduction on that basis. He arranges for $186.81 to be directed debited from his bank account each month. His cover will commence on 1 August 2020.

A premium rise of 6% takes effect on 1 April 2021, so Ben’s new monthly premium (before premium reduction) is $264.23. The Base tier rebate percentage is also adjusted on 1 April 2021, from 25.059% to 24.608%. The amount to be direct debited rises to $199.21.

Ben is the only PHIIB in relation to the premium amounts ABC Health received for the policy in the 2020–21 financial year. This is because he is an adult and was covered under the health insurance policy on and for the day the premium amounts were received by the fund.

A summary of Ben’s financials for the 2020–21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 5 Aug 20 | Aug 20 | 31 | $186.81 | $62.46 | $249.27 | Ben |
| 5 Sep 20 | Sep 20 | 30 | $186.81 | $62.46 | $249.27 | Ben |
| 4 Oct 20 | Oct 20 | 31 | $186.81 | $62.46 | $249.27 | Ben |
| 5 Nov 20 | Nov 20 | 30 | $186.81 | $62.46 | $249.27 | Ben |
| 4 Dec 20 | Dec 20 | 31 | $186.81 | $62.46 | $249.27 | Ben |
| 3 Jan 21 | Jan 21 | 31 | $186.81 | $62.46 | $249.27 | Ben |
| 6 Feb 21 | Feb 21 | 28 | $186.81 | $62.46 | $249.27 | Ben |
| 5 Mar 21 | Mar 21 | 31 | $186.81 | $62.46 | $249.27 | Ben |
| **Totals** | |  | **$1,494.44** | **$499.72** | **$1,994.16** |  |
| 3 Apr 21 | Apr 21 | 30 | $199.21 | $65.02 | $264.23 | Ben |
| 5 May 21 | May 21 | 31 | $199.21 | $65.02 | $264.23 | Ben |
| 5 Jun 21 | Jun 21 | 30 | $199.21 | $65.02 | $264.23 | Ben |
| **Totals** | | **334** | **$597.62** | **195.07** | **$792.69** |  |

Rounding is to occur at the last point before amounts are reported. In this example, there are eight amounts of $249.27 in the Your premiums eligible for Australian Government rebate column which are subject to a *Benefit code* of 30 – total $1,994.16. The $1,994.16 amount is rounded to $1,994 for the purposes of reporting on a Private Health Insurance Statement to Ben and on *the Individual Statement Data Record* to the ATO.

If the rounding occurred on each premium amount paid, the eight amounts of $249.27 would have been rounded to $249, resulting in *Your premiums paid in the financial year* being reported as $1,992 ($2 less than the $1,994 rounded amount) on the Private Health Insurance Statement to Ben and on the *Individual Statement Data Record* to the ATO.

PHI statement

Sending an end of year information statement need only be done if requested to do so. If Ben requested that ABC Health send a Private Health Insurance Statement for the 2020-21 year - it contained the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Ben Jackson

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 1234567 | J | 1994 | K | 500 | L | 30 |  |
| B | ABC | C | 1234567 | J | 793 | K | 195 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 334 |

Reporting to ATO

ABC Health includes Ben’s details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1234567 |
| 30-44 | Unique personal identifier | 1472583 |
| 45-74 | Individual surname or family name | JACKSON |
| 75-89 | Individual first given name | BEN |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 25031988 |
| 143-180 | Individual address line 1 | 30 RODE RD |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BURBBURB |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 7077 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0444 431 134 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1)**

Individual statement data record (1) is for reporting premium period 20 July 2020 to 31 March 2021.

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1234567 |
| 27-41 | Unique personal identifier | 1472583 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001494 |
| 113-120 | Your Australian Government rebate received | 00000500 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001994 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2)**

Individual statement data record (2) is for reporting premium period 1 April 2021 to 30 June 2021

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1234567 |
| 27-41 | Unique personal identifier | 1472583 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000597 |
| 113-120 | Your Australian Government rebate received | 00000195 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000793 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1234567 |
| 27-41 | Unique personal identifier | 1472583 |
| 42-49 | Individual MLS record start date | 01082020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

8.2 Premium paid in 2019-20 for 2020-21 cover (pre-payment) – single person, no dependents, no policy suspensions

Andrea Newtown is a single 26 year old. On 20 June 2020 she decides to purchase hospital cover from ABC Health (Health Insurer ID: ABC) for the 2020–21 financial year. ABC Health informs Andrea her annual premium will be $2,045.40 or she could pay a reduced premium if she chooses to participate in the premium reduction scheme.

Andrea knows her 2020–21 income will be less than the $90,000 single threshold so nominates for a Base tier premium reduction to apply. Andrea pays $1,532.84 to ABC Health on 22 June 2020. Her cover will commence on 1 July 2020. Andrea does not make any payments in the 2020–21 financial year.

A summary of Andrea’s financials for the 2019–20 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 22 Jun 20 | 1 Jul 20 to 30 Jun 21 | 365 | $1532.84 | $512.56 | $2045.40 | Andrea |
| **Totals** | | **365** | **$1532.84** | **$512.56** | **$2045.40** |  |

PHI statement 2019-20 financial year

Sending an end of year information statement need only be done if requested to do so from 1 April 2019. If requested, a Private Health Insurance Statement to Andrea for the 2019-20 year - would contain the following information:

**Private Health Insurance Statement 1 July 2019 to 30 June 2020** – Andrea Newtown

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 12445566 | J | 2045 | K | 513 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 0 |

Reporting to ATO 2019-20 financial year

Even though Andrea isn’t covered in the 2019-20 financial year, ABC Health must include Andrea’s details in their 2019–20 annual report to the ATO because the fund received Andrea’s payment prior to 30 June 2020. The following information is reported:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 12445566 |
| 30-44 | Unique personal identifier | 2864123 |
| 45-74 | Individual surname or family name | NEWTOWN |
| 75-89 | Individual first given name | ANDREA |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 05061991 |
| 143-180 | Individual address line 1 | 230 CISTER ST |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | SUBBUS |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4080 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0456 789 456 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 12445566 |
| 27-41 | Unique personal identifier | 2864123 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001533 |
| 113-120 | Your Australian Government rebate received | 00000512 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00002045 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**NOTE:** The Individual MLS data record is not required for the 2019-20 financial year as no private patient hospital cover was provided for this period.

**PHI statement 2020-21 financial year**

A Private Health Insurance Statement to Andrea for the 2020-21 year would contain the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Andrea Newtown

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | | **Benefit code** | **Other adult beneficiaries** |
| B | ABC | C | 12445566 | J | 0 or  blank | K | 0 or  blank | L | 30 or blank |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Reporting to ATO 2020-21 financial year**

ABC Health includes Andrea’s details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 12445566 |
| 30-44 | Unique personal identifier | 2864123 |
| 45-74 | Individual surname or family name | NEWTOWN |
| 75-89 | Individual first given name | ANDREA |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 05061991 |
| 143-180 | Individual address line 1 | 230 CISTER ST |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | SUBBUS |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4080 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0456 789 456 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record**

As there are no premium amounts to report, it is not necessary to report an Individual statement data record. However, a fund is not prevented from reporting an Individual statement data record, where the amount fields are all zero filled, if their system is set up to do so. If an Individual statement data record is reported in this circumstance, it would contain the following data:

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 12445566 |
| 27-41 | Unique personal identifier | 2864123 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000000 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000000 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 12445566 |
| 27-41 | Unique personal identifier | 2864123 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

8.3 Single parent policy to family policy

PHIIB added to policy and more than one benefit code applicable. As at 1 July 20, Gary Palfrey is a 59 year old single dad to his 16 year old son Stephen. They have had hospital and ancillary cover with ABC Health for several years. The annual premium cost has been $4,250 since 1 April 2020. Gary claims his PHIR via his tax return so doesn’t nominate for a premium reduction to be applied. $1,062.50 is direct debited each quarter from Gary’s bank account.

Gary’s girlfriend, Jayne, moves in with Gary and Stephen on 2 November 2020, at which date she is 64 years old. Jayne is added to Gary’s ABC Health policy on 7 November 2020 and the policy changes from being a single parent policy to a family policy. The annual premium cost rises to $5,160.54 from the day Jayne is added to the policy. This causes the date paid to, that the second quarterly payment achieved, to change from 31 December 2020 to 20 December 2020. ABC Health sends Gary an invoice for the period 21 December 2020 to 31 December 2020. Gary elects to have a base income tier premium reduction (25.059%) applied to the premium – the percentage will increase to 28.710% when Jayne turns 65 on 2 May 2021.

A summary of Gary, Stephen and Jayne’s financials for the 2020-21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Premiums paid in the financial year**  (after premium reductions) | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **PHIIB/s** |
| 3 Jul 20 | 1 Jul 20 to 30 Sep 20 | 92 | $1,062.50 | $0.00 | $1,062.50 | Gary |
| 4 Oct 20 | 1 Oct 20 to  6 Nov 20 | 37 1 | $1,062.50 | $0.00 | $1,062.50 | Gary |
| 7 Nov 20 to 20 Dec 20 | 44 1 |
| 21 Dec 20 | 21 Dec 20 to 31 Dec 20 | 11 | $116.56 | $38.98 | $155.54 | Gary, Jayne |
| 4 Jan 21 | 1 Jan 21 to 31 Mar 21 | 90 | $966.85 | $323.29 | $1,290.14 | Gary, Jayne |
| **Totals** | |  | **$3,208.41** | **$362.27** | **$3,570.68** |  |
| 3 Apr 21 | 1 Apr 21 to  1 May 21 | 31 2 | $331.35 | $108.15 | $439.50 | Gary, Jayne |
| 2 May 21 to 30 Jun 21 | 60 2 | $606.42 | $244.22 | $850.64 | Gary, Jayne |
| **Totals** | | **365** | **$937.77** | **$352.37** | **$1,290.14** |  |

1 37 days in period where *Type of policy* is P (Single parent) and 44 days in period where *Type of policy* is F (Family). A new *Individual MLS record start date* commences from 7 November 2020 as the Type of policy indicator changes.

2 31 days in period where *Benefit code* is 31 (Entitling person is under 65) and 60 days in period where *Benefit code* is 36 (Entitling person is over 64 but under 70). The *Share amounts* applicable to the 3 April 2021 payment need to be apportioned between the periods where the *Benefit code* is 31 and where the *Benefit code* is 36.

**PHI statements**

Sending an end of year information statement need only be done if requested to do so from 1 April 2022. However, as at July 2021, ABC Health were still obliged to send Private Health Insurance Statements to Gary and Jayne for the 2020-21 financial year - the statements would include the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Gary Palfrey

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 678912345 | J | 2125 | K | 0 | L | 30 |  |
| B | ABC | C | 678912345 | J | 723 | K | 181 | L | 30 | Jayne |
| B | ABC | C | 678912345 | J | 220 | K | 54 | L | 31 | Jayne |
| B | ABC | C | 678912345 | J | 425 | K | 122 | L | 36 | Jayne |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Jayne Lugnis

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 678912345 | J | 723 | K | 181 | L | 30 | Gary |
| B | ABC | C | 678912345 | J | 220 | K | 54 | L | 31 | Gary |
| B | ABC | C | 678912345 | J | 425 | K | 122 | L | 36 | Gary |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 236 |

Rounding is to occur at the last point before amounts are reported. When there is more than one PHIIB, sum any relevant actual amounts and divide by the number of PHIIBs and then round that result to determine the share amounts.

To establish the **Your premiums eligible for Australian Government rebate** amountsto report for Gary and Jayne when the applicable **Benefit code** was 31, sum the actual premiums paid in the financial year that are applicable to when Gary and Jayne were both PHIIBs and the applicable benefit code was 31.

For example:

$439.50

Divide $439.50 by 2 (the number of PHIIBs) = $219.75

$219.75 rounded to the nearest whole dollar = $220

$220 is reported as the **Your premiums eligible for Australian Government rebate** amount for:

* Gary when the benefit code was 31 and Jayne is the Other adult beneficiary, and
* Jayne when the benefit code was 31 and Gary is the Other adult beneficiary.

**Reporting to ATO**

ABC Health includes Gary, Stephen and Jayne’s policy details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – Gary Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 678912345 |
| 30-44 | Unique personal identifier | 987123654A |
| 45-74 | Individual surname or family name | PALFREY |
| 75-89 | Individual first given name | GARY |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 29041958 |
| 143-180 | Individual address line 1 | 15 SUPERDOOPER CT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | TAXVILLE |
| 246-248 | Individual address state or territory | NT |
| 249-252 | Individual address postcode | 8999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0404 000 444 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Gary Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654A |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00002125 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00002125 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Gary Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654A |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 987123654B |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000542 |
| 113-120 | Your Australian Government rebate received | 00000181 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000723 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (3) – Gary Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654A |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 987123654B |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000166 |
| 113-120 | Your Australian Government rebate received | 00000054 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000220 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual statement data record (4) – Gary Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654A |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 987123654B |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000303 |
| 113-120 | Your Australian Government rebate received | 00000122 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000425 |
| 129-130 | Benefit code | 36 |
| 131-750 | Filler |  |

**Individual MLS data record (1) – Gary Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654A |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 06112020 |
| 58-58 | Type of policy | P |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual MLS data record (2) – Gary Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654A |
| 42-49 | Individual MLS record start date | 07112020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Stephen Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 678912345 |
| 30-44 | Unique personal identifier | 987123654D |
| 45-74 | Individual surname or family name | PALFREY |
| 75-89 | Individual first given name | STEPHEN |
| 90-104 | Individual second given name | CYRIL |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 18112000 |
| 143-180 | Individual address line 1 | 15 SUPERDOOPER CT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | TAXVILLE |
| 246-248 | Individual address state or territory | NT |
| 249-252 | Individual address postcode | 8999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record (1) – Stephen Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654D |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 06112020 |
| 58-58 | Type of policy | P |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**Individual MLS data record (2) – Stephen Palfrey**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654A |
| 42-49 | Individual MLS record start date | 07112020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**Individual identity data record – Jayne Lugnis**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 678912345 |
| 30-44 | Unique personal identifier | 987123654B |
| 45-74 | Individual surname or family name | LUGNIS |
| 75-89 | Individual first given name | JAYNE |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 02051953 |
| 143-180 | Individual address line 1 | 15 SUPERDOOPER CT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | TAXVILLE |
| 246-248 | Individual address state or territory | NT |
| 249-252 | Individual address postcode | 8999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Jayne Lugnis**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654B |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 987123654A |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000542 |
| 113-120 | Your Australian Government rebate received | 00000181 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000723 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Jayne Lugnis**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654B |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 987123654A |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000166 |
| 113-120 | Your Australian Government rebate received | 00000054 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000220 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual statement data record (3) – Jayne Lugnis**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654B |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 987123654A |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000303 |
| 113-120 | Your Australian Government rebate received | 00000122 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000425 |
| 129-130 | Benefit code | 36 |
| 131-750 | Filler |  |

**Individual MLS data record – Jayne Lugnis**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 678912345 |
| 27-41 | Unique personal identifier | 987123654B |
| 42-49 | Individual MLS record start date | 07112020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

8.4 Dependent person only policy, responsible person not known, salary deduction

Kathryn and Liam Gregorio are the parents of Michelle, a dependent person who turned 14 on 29 May 2020. Kathryn and Liam are both members of the defence force, so they are covered for health insurance by their employer, but Michelle is not. Kathryn and Liam arranged hospital cover for Michelle soon after she was born, so her cover is ongoing. ABC Health advised, in March 2019, that the annual premium would be $1,106.40 from 1 April 2019.

When the policy was originally taken out, Kathryn and Liam had applied to take part in the premium reduction scheme. When ABC Health sent a letter advising clients about the then new income testing measures, Kathryn and Liam nominated for a Tier 1 income to apply. They arrange for $35.45\* to be withheld from Kathryn’s wage each fortnight from the first payday in April 2019. Amounts withheld are remitted on the first of each month to ABC Health.

(\* $1,106.40 annual amount / 26 = $42.56 per fortnight. $1,106.40 x 16.706% = $184.84 – annual premium reduction. $184.84 / 26 fortnights = $7.11. $42.56 - $7.11 = $35.45 premium paid amount per fortnight.)

A premium rise of 6% takes effect on 1 April 2020 resulting in a new annual premium (before premium reduction) of $1,172.78. Kathryn arranges for $37.57\*\* to be withheld from the first payday in April 2020.

(\*\* $1,172.78 annual amount / 26 = $45.11 per fortnight. $1,172.78 x 16.706% = $195.92 – annual premium reduction. $195.92 / 26 fortnights = $7.54. $45.11 - $7.54 = $37.57 premium paid amount per fortnight.)

When ABC Health compiled the data for their 2019–20 report, despite the policy being involved in the premium reduction scheme, ABC Health didn’t have Kathryn and/or Liam recorded on their system as the person(s) responsible for Michelle’s policy. As such, they issue a statement in Michelle’s name for the 2019–20 financial year. When Kathryn received the 2019-20 year statement (in Michelle’s name), she called ABC Health. ABC Health explained they were gradually updating their records for their Dependent person only policies and recorded Kathryn as the responsible adult from the 2020–18 financial year.

Although Kathryn and Liam are the PHIIBs for Michelle’s policy for the 2019–20 financial year, and will provide the relevant details in their respective tax returns for the 2019–20 financial year, as neither of them were recorded on ABC Health’s system as the person(s) responsible for the policy, neither Kathryn nor Liam’s details were provided on the 2019–20 annual report to the ATO.

A summary of Michelle’s policy financials for the 2019–20 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Premiums paid in the financial year**  (after premium reductions) | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **Responsible person/s** |
| 3 Jul 19 | 1 Jul 19 to 28 Jul 19 | 28 | $70.90 | $14.22 | $85.12 | unknown |
| 5 Aug 19 | 29 Jul 19 to 25 Aug 19 | 28 | $70.90 | $14.22 | $85.12 | unknown |
| 5 Sep 19 | 26 Aug 19 to 7 Oct 19 | 43 | $106.35 | $21.33 | $127.68 | unknown |
| 4 Oct 19 | 8 Oct 19 to 4 Nov 19 | 28 | $70.90 | $14.22 | $85.12 | unknown |
| 5 Nov 19 | 5 Nov 19 to 2 Dec 19 | 28 | $70.90 | $14.22 | $85.12 | unknown |
| 4 Dec 19 | 3 Dec 19 to 30 Dec 19 | 28 | $70.90 | $14.22 | $85.12 | unknown |
| 3 Jan 20 | 31 Dec 19 to 27 Jan 20 | 28 | $70.90 | $14.22 | $85.12 | unknown |
| 6 Feb 20 | 28 Jan 20 to 11 Mar 20 | 43 | $106.35 | $21.33 | $127.68 | unknown |
| 5 Mar 20 | 12 Mar 20 to 8 Apr 20 | 28 | $70.90 | $14.22 | $85.12 | unknown |
| **Totals** | |  | **$700.90** | **$142.20** | **$851.20** |  |
| 3 Apr 20 | 9 Apr 20 to 6 May 20 | 28 | $75.14 | $15.08 | $90.22 | unknown |
| 5 May 20 | 7 May 20 to 3 Jun 20 | 28 | $75.14 | $15.08 | $90.22 | unknown |
| 5 Jun 20 | 4 Jun 20 to  1 Jul 20\* | 28 | $75.14 | $15.08 | $90.22 | unknown |
| **Totals** | | **366** | **$225.42** | **$45.24** | **$270.66** |  |

\* The premium amount received on 5 June 2020 took the period of cover up to 1 July 2020. For the purposes of stating the number of days MLS cover the policy provided, only the number of days up to and including 30 June 2020 are relevant.

**PHI statement**

Sending an end of year information statement need only be done if requested to do so from 1 April 2022. However, as at July 2020, ABC Health was still obliged to send a Private Health Insurance Statement for Michelle for the 2019-20 year - it contained the following information:

**Private Health Insurance Statement 1 July 2019 to 30 June 2020** – Michelle Gregorio

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 34567891 | J | 851 | K | 142 | L | 30 |  |
| B | ABC | C | 34567891 | J | 271 | K | 45 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Reporting to ATO**

ABC Health includes Michelle’s policy details in their 2019–20 annual report to the ATO. The following information is provided:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 34567891 |
| 30-44 | Unique personal identifier | 34567891D01 |
| 45-74 | Individual surname or family name | GREGORIO |
| 75-89 | Individual first given name | MICHELLE |
| 90-104 | Individual second given name | ALLY |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 29052002 |
| 143-180 | Individual address line 1 | 28 LEADER PL |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | ARMYBURB |
| 246-248 | Individual address state or territory | NSW |
| 249-252 | Individual address postcode | 2999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1)**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 34567891 |
| 27-41 | Unique personal identifier | 34567891D01 |
| 42-42 | Policy role | D |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000709 |
| 113-120 | Your Australian Government rebate received | 00000142 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000851 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2)**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 34567891 |
| 27-41 | Unique personal identifier | 34567891D01 |
| 42-42 | Policy role | D |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000222 |
| 113-120 | Your Australian Government rebate received | 00000045 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000271 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 34567891 |
| 27-41 | Unique personal identifier | 34567891D01 |
| 42-49 | Individual MLS record start date | 01072019 |
| 50-57 | Individual MLS record end date | 30062020 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

8.5 Dependant PERSON only policy, responsible person known, salary deduction

Following on from previous example, all circumstances are similar in the 2020–21 financial year except that ABC Health has recorded Kathryn as the responsible person for the policy which covers Michelle. As such, ABC Health sends the 2020–21 financial year statement to Kathryn and names her as the non-insured adult (Responsible person).

At the commencement of the 2020–21 financial year, the annual premium (before premium reduction) is $1,172.78, for which Kathryn had already arranged $37.57 to be withheld from her fortnightly wage.

A premium rise of 4.5% takes effect on 1 April 2021 resulting in a new annual premium (before premium reduction) of $1,219.69. Kathryn arranges for $39.21\* to be withheld from the first payday in April 2021.

(\*$1,219.69 annual amount / 26 = $46.91 per fortnight. $1,219.69 x 16.405% = $200.09 – annual premium reduction amount. $200.09 / 26 fortnights = $7.70. $46.91 - $7.70 = $39.21 premium paid amount per fortnight.)

When ABC Health compiled the data for their 2020–21 report, Kathryn was recorded on their system as the responsible person for Michelle’s policy. As such, they issue a statement in Kathryn’s name for the 2020–21 financial year.

Notwithstanding:

1. ABC Health didn’t have a Non Insured Adult (Responsible person) recorded for the 2019–20 financial year; and
2. Kathryn is recorded as the Non Insured Adult (Responsible person) on ABC Health’s system for the 2020–21 financial year

per the definition of PHIIB, Kathryn and Liam are both PHIIBs in respect of Michelle’s policy for the 2019–20 and 2020–21 financial years. Each will be entitled to claim their share of the rebate in their respective tax returns for the relevant financial years, regardless of who was, or wasn’t, recorded as the responsible adult by the fund.

Who a PHIIB is in relation to a Dependent person only policy will be a question of fact that the ATO will have to determine, regardless of what data is reported by a fund.

A summary of Michelle’s policy financials for the 2020–21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Premiums paid in the financial year**  (after premium reductions) | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **Responsible person/s** |
| 2 Jul 20 | 2 Jul 20 to 29 Jul 20 | 28 | $75.14 | $15.08 | $90.22 | Kathryn |
| 5 Aug 20 | 30 Jul 20 to 26 Aug 20 | 28 | $75.14 | $15.08 | $90.22 | Kathryn |
| 4 Sep 20 | 27 Aug 20 to 8 Oct 20 | 43 | $112.71 | $22.62 | $135.33 | Kathryn |
| 2 Oct 20 | 9 Oct 20 to  5 Nov 20 | 28 | $75.14 | $15.08 | $90.22 | Kathryn |
| 4 Nov 20 | 6 Nov 20 to  3 Dec 20 | 28 | $75.14 | $15.08 | $90.22 | Kathryn |
| 3 Dec 20 | 4 Dec 20 to 31 Dec 20 | 28 | $75.14 | $15.08 | $90.22 | Kathryn |
| 7 Jan 21 | 1 Jan 21 to 28 Jan 21 | 28 | $75.14 | $15.08 | $90.22 | Kathryn |
| 4 Feb 21 | 29 Jan 21 to 12 Mar 21 | 43 | $112.71 | $22.62 | $135.33 | Kathryn |
| 5 Mar 21 | 13 Mar 21 to 9 Apr 21 | 28 | $75.14 | $15.08 | $90.22 | Kathryn |
| **Totals** | |  | **$751.40** | **$150.80** | **$902.20** |  |
| 2 Apr 21 | 10 Apr 21 to  7 May 21 | 28 | $78.42 | $15.40 | $93.82 | Kathryn |
| 2 May 21 | 8 May 21 to  4 Jun 21 | 28 | $78.42 | $15.40 | $93.82 | Kathryn |
| 4 Jun 21 | 5 Jun 21 to  2 Jul 21 \* | 28 | $78.42 | $15.40 | $93.82 | Kathryn |
| **Totals** | | **366** | **$235.26** | **$46.20** | **$281.46** |  |

\* The premium amount received on 4 June 2021 took the period of cover up to 2 July 2021. For the purposes of stating the number of days MLS cover the policy provided, only the number of days up to and including 30 June 21 are relevant. It should also be noted that the last payment ABC Health received in the 2019-20 financial year provided cover for 1 Jul 2020 – so Michelle was covered for all 365 days in the 2020-21 financial year.

**PHI statement**

Sending an end of year information statement need only be done if requested to do so from 1 April 2022. However, as at July 2021, ABC Health were still obliged to send a Private Health Insurance Statement for Michelle for the 2020-21 year - it contained the information below and an optional letter which explained the statement relates to a Dependent person only policy and says to contact the fund if the number of days covered is needed because the Dependent person is lodging her own tax return etc):

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Kathryn Gregorio

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 34567891 | J | 902 | K | 151 | L | 30 |  |
| B | ABC | C | 34567891 | J | 281 | K | 46 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 0 |

**Reporting to ATO**

ABC Health includes Michelle’s policy details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – responsible person**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 34567891 |
| 30-44 | Unique personal identifier | 34567891RP |
| 45-74 | Individual surname or family name | GREGORIO |
| 75-89 | Individual first given name | KATHRYN |
| 90-104 | Individual second given name | CHARLOTTE |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15101972 |
| 143-180 | Individual address line 1 | 28 LEADER PL |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | ARMYBURB |
| 246-248 | Individual address state or territory | NSW |
| 249-252 | Individual address postcode | 2999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – responsible person**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 34567891 |
| 27-41 | Unique personal identifier | 34567891RP |
| 42-42 | Policy role | N |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000751 |
| 113-120 | Your Australian Government rebate received | 00000151 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000902 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – responsible person**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 34567891 |
| 27-41 | Unique personal identifier | 34567891RP |
| 42-42 | Policy role | N |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000235 |
| 113-120 | Your Australian Government rebate received | 00000046 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000281 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual identity data record – dependent person**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 34567891 |
| 30-44 | Unique personal identifier | 34567891D01 |
| 45-74 | Individual surname or family name | GREGORIO |
| 75-89 | Individual first given name | MICHELLE |
| 90-104 | Individual second given name | ALLY |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 29052002 |
| 143-180 | Individual address line 1 | 28 LEADER PL |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | ARMYBURB |
| 246-248 | Individual address state or territory | NSW |
| 249-252 | Individual address postcode | 2999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record – dependent person**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 34567891 |
| 27-41 | Unique personal identifier | 34567891D01 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

8.6 Six PHIIBs on family policy

 The following scenario has not been based on any known health insurance policy or family situation. It has been provided for example purposes only.

As at 1 July 2020, Manny Reardon is 49 years old and lives with his four partners and their two children. Manny’s partners are: Juliet (48 years), Diane (45 years), Susan (42 years) and Brodie (38 years). Diane and Susan are the mothers of the two children – Rhonda and Axel. They have had hospital and ancillary cover with ABC Health for several years. The annual premium cost has been $10,625 since 1 April 2020. Manny has previously claimed a PHIR via his tax return so doesn’t nominate for a premium reduction to be applied. $2,656.25 is direct debited each quarter from a joint bank account.

Manny’s 34 year old girlfriend, Genevieve, moves in with Manny and the rest of the clan on 22 September 2020. Manny contacts ABC Health on 24 September 2020 and adds Genevieve to the policy from 1 October 2020. The type of policy remains as family. The annual premium cost rises to $12,750 from the day Genevieve is added to the policy. This means that the quarterly payment rises to $3,187.50. Manny arranges for the increased premium amount to be direct debited.

A premium rise of 6% takes effect on 1 April 2021, so the family’s new annual premium is $13,515. The amount to be direct debited each quarter rises to $3,378.75.

A summary of the family’s policy financials for the 2020–21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Premiums paid in the financial year** | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **PHIIB/s** |
| 28 Jun 20 | 1 Jul 20 to 30 Sep 20 | 92 | $2,656.25 | $0.00 | $2,656.25 | Manny, Juliet, Diane, Susan, Brodie |
| 27 Sep 201 | 1 Oct 20 to 31 Dec 20 | 92 | $3,187.50 | $0.00 | $3,187.50 | Manny, Juliet, Diane, Susan, Brodie |
| 31 Dec 20 | 1 Jan 21 to  31 Mar 21 | 90 | $3,187.50 | $0.00 | $3,187.50 | Manny, Juliet, Diane, Susan, Brodie, Genevieve |
| 29 Mar 20 | 1 Apr 21 to  30 Jun 21 | 91 | $3,378.75 | $0.00 | $3,378.75 | Manny, Juliet, Diane, Susan, Brodie, Genevieve |
| **Totals** | | **365** | **$12,410.00** | **$0.00** | **$12,410.00** |  |

1 Notwithstanding Genevieve was covered from 1 October 2013, she is not a PHIIB in relation to the premium amount paid for the period of cover commencing 1 October 2013, as she was not insured under the policy on 27 September 2020 - the date ABC Health received the premium.

**PHI statements**

Sending an end of year information statement need only be done if requested to do so from 1 April 2022. However, as at July 2021, ABC Health were still obliged to send Private Health Insurance Statements. The 2020-21 year statements for Manny and the other PHIIBs the contained the following information:

**NOTE:** A Benefit code of 31 is not required on any statements being issued for the policy for the 2020-21 financial year as no payments were received by the fund in the period 1 April 2021 to 30 June 2021 inclusive.

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Manny Reardon

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 1000000000 | J | 1169 | K | 0 | L | 30 | Juliet, Diane, Susan, Brodie |
| B | ABC | C | 1000000000 | J | 1094 | K | 0 | L | 30 | Juliet, Diane, Susan, Brodie, Genevieve |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Juliet Reardon

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 1000000000 | J | 1169 | K | 0 | L | 30 | Manny, Diane, Susan, Brodie |
| B | ABC | C | 1000000000 | J | 1094 | K | 0 | L | 30 | Manny, Diane, Susan, Brodie, Genevieve |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Diane Boreham

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 1000000000 | J | 1169 | K | 0 | L | 30 | Manny, Juliet, Susan, Brodie |
| B | ABC | C | 1000000000 | J | 1094 | K | 0 | L | 30 | Manny, Juliet, Susan, Brodie, Genevieve |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Susan Hambleton

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 1000000000 | J | 1169 | K | 0 | L | 30 | Manny, Juliet, Diane, Brodie |
| B | ABC | C | 1000000000 | J | 1094 | K | 0 | L | 30 | Manny, Juliet, Diane, Brodie, Genevieve |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Brodie Billington

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 1000000000 | J | 1169 | K | 0 | L | 30 | Manny, Juliet, Diane, Susan |
| B | ABC | C | 1000000000 | J | 1094 | K | 0 | L | 30 | Manny, Juliet, Diane, Susan, Genevieve |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Genevieve Tesenshal

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 100000000 | J | 1094 | K | 0 | L | 30 | Manny, Juliet, Diane, Susan, Brodie |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 273 |

**Reporting to ATO**

ABC Health includes Manny’s family policy details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – Manny Reardon**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON001 |
| 45-74 | Individual surname or family name | REARDON |
| 75-89 | Individual first given name | MANNY |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 21021968 |
| 143-180 | Individual address line 1 | 4-6 FAMILY PLACE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0499 000 123 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Manny Reardon**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON001 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON002 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON003 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON004 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001169 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001169 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Manny Reardon**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON001 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON002 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON003 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON004 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 01 |
| 105-112 | Your premiums paid in the financial year | 00001094 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001094 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record – Manny Reardon**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON001 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Juliet Reardon**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON002 |
| 45-74 | Individual surname or family name | REARDON |
| 75-89 | Individual first given name | JULIET |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name | ISENUFF |
| 135-142 | Individual date of birth | 12011969 |
| 143-180 | Individual address line 1 | 4-6 FAMILY PLACE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Juliet Reardon**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON002 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON003 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON004 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001169 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001169 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Juliet Reardon**

|  |  |  |
| --- | --- | --- |
| Character position | Field name | Contents |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON002 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON003 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON004 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 01 |
| 105-112 | Your premiums paid in the financial year | 00001094 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001094 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record – Juliet Reardon**

|  |  |  |
| --- | --- | --- |
| Character position | Field name | Contents |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON002 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Diane Boreman**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON003 |
| 45-74 | Individual surname or family name | BOREHAM |
| 75-89 | Individual first given name | DIANE |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 03071971 |
| 143-180 | Individual address line 1 | 4-6 FAMILY PLACE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Diane Boreman**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON003 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON002 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON004 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001169 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001169 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Diane Boreman**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON003 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON002 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON004 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 01 |
| 105-112 | Your premiums paid in the financial year | 00001094 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001094 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record – Diane Boreman**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON003 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Susan Hambleton**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON004 |
| 45-74 | Individual surname or family name | HAMBLETON |
| 75-89 | Individual first given name | SUSAN |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 23101974 |
| 143-180 | Individual address line 1 | 4-6 FAMILY PLACE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Susan Hambleton**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON004 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON002 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON003 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001169 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001169 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Susan Hambleton**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON004 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON002 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON003 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON005 |
| 103-104 | Number of other additional PHIIBs | 01 |
| 105-112 | Your premiums paid in the financial year | 00001094 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001094 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record – Susan Hambleton**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON004 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Brodie Billington**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON005 |
| 45-74 | Individual surname or family name | BILLINGTON |
| 75-89 | Individual first given name | BRODIE |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15081978 |
| 143-180 | Individual address line 1 | 4-6 FAMILY PLACE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Brodie Billington**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON005 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON002 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON003 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON004 |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001169 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001169 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Brodie Billington**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON005 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON002 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON003 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON004 |
| 103-104 | Number of other additional PHIIBs | 01 |
| 105-112 | Your premiums paid in the financial year | 00001094 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001094 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record – Brodie Billington**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON005 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Genevieve Tesenshal**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON008 |
| 45-74 | Individual surname or family name | TESENSHAL |
| 75-89 | Individual first given name | GENEVIEVE |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 16111982 |
| 143-180 | Individual address line 1 | 4-6 FAMILY PLACE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record – Genevieve Tesenshal**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON008 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | REARDON001 |
| 58-72 | Unique personal identifier of other PHIIB 2 | REARDON002 |
| 73-87 | Unique personal identifier of other PHIIB 3 | REARDON003 |
| 88-102 | Unique personal identifier of other PHIIB 4 | REARDON004 |
| 103-104 | Number of other additional PHIIBs | 01 |
| 105-112 | Your premiums paid in the financial year | 00001094 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001094 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record – Genevieve Tesenshal**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON008 |
| 42-49 | Individual MLS record start date | 01102020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Rhonda Boreman**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON006 |
| 45-74 | Individual surname or family name | BOREHAM |
| 75-89 | Individual first given name | RHONDA |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 07032002 |
| 143-180 | Individual address line 1 | 4-6 Family Place |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record – Rhonda Boreman**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON006 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**Individual identity data record – Axel Hambleton**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 1000000000 |
| 30-44 | Unique personal identifier | REARDON007 |
| 45-74 | Individual surname or family name | HAMBLETON |
| 75-89 | Individual first given name | AXEL |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 05052010 |
| 143-180 | Individual address line 1 | 4-6 FAMILY PLACE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BOOMVILLE |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 2500 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record – Axel Hambleton**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 1000000000 |
| 27-41 | Unique personal identifier | REARDON007 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

8.7 Prepaid policy, more than one benefit code

As at 1 June 2020, Jack and Jill Sadonski have not previously had health insurance on the same policy. After cancelling their old singles policies (with other insurers), they arranged for a couples policy with ABC Health to commence on 2 June 2020. They prepaid for the period 2 June 2020 to 30 June 21. They elected to have the maximum possible premium reduction applied. At the date of payment Jill was 60 and Jack was 64. Jack’s birthday is 1 September, so a 25.059% premium reduction was applicable for cover to 31 August 2020 and 29.236% thereafter.

ABC Health advises the total cost of the new couple’s policy for the period 2 June 2020 to 30 June 2021 is $4,335.

The $4,335 needs to be apportioned, for reporting purposes, between when the Benefit code applicable is 31 and when the Benefit code applicable is 36.

ABC Health calculated that:

1. $1,001 of the total cost of the premium amount covered the period 2 June 2020 to 31 August 2020; and
2. $3,334 of the total cost of the premium amount covered the period 1 September 2020 to 30 June 2021.

Jack and Jill do not make any premium payments in the 2020-21 financial year.

A summary of Jack and Jill’s financials for the 2019–20 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Premiums paid in the financial year**  (after premium reductions) | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **PHIIB/s** |
| 1 Jun 20 | 2 Jun 20 to 31 Aug 20 | 91 1 | $750.16 | $250.84 | $1,001 | Jack, Jill |
| 1 Sep 20 to 30 Jun 21 | 303 1 | $2,359.27 | $974.73 | $3,334 |
| **Totals** | | **394** | **$3,109.43** | **$1,225.57** | **$4,335** |  |

1 91 days in period where *Benefit code* is 31 (Entitling person is under 65 and payment made on or after 1 April 2020) and 303 days in period where *Benefit code* is 36 (Entitling person is over 64 but under 70 and payment made on or after 1 April 2020).

The *Share amounts* applicable to the 1 June 2020 payment need to be apportioned between the periods where the *Benefit code* applicable is 31% and where the *Benefit code* applicable is 36%.

**PHI statements 2019-20 financial year**

Sending an end of year information statement need only be done if requested to do so from 1 April 2022. However, as at July 2020, ABC Health were still obliged to send Private Health Insurance Statements to Jack and Jill for the 2019-20 financial year - the statements would include the following information:

**Private Health Insurance Statement 1 July 2019 to 30 June 2020** – Jack Sadonski

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** | |
| B | ABC | C | 951847623 | J | 501 | K | 125 | L | 31 | Jill |
| B | ABC | C | 951847623 | J | 1667 | K | 487 | L | 36 | Jill |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 29 |

**Private Health Insurance Statement 1 July 2019 to 30 June 2020** – Jill Sadonski

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 951847623 | J | 501 | K | 125 | L | 31 | Jack |
| B | ABC | C | 951847623 | J | 1667 | K | 487 | L | 36 | Jack |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 29 |

**NOTE**: Jack and Jill would also have received statements from the other funds that insured them in the 2019–20 financial year, however only the statements from ABC Health are displayed in this example.

**Reporting to ATO 2019-20 financial year**

ABC Health includes Jack and Jill’s policy details in their 2019–20 annual report to the ATO.

**NOTE**: Jack and Jill’s other funds would also have reported data for them in their 2019–20 financial year annual reports to the ATO, however only the data reported by ABC Health is displayed in this example.

ABC Health provides the following information:

**Individual identity data record – Jack Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 951847623 |
| 30-44 | Unique personal identifier | 951847623JA |
| 45-74 | Individual surname or family name | SADONSKI |
| 75-89 | Individual first given name | JACK |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 01091952 |
| 143-180 | Individual address line 1 | UNIT 5 |
| 181-218 | Individual address line 2 | 26 HIGH COURT |
| 219-245 | Individual address suburb, town or locality | OFFSETOWN |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0404 091 948 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Jack Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JA |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 951847623JI |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000376 |
| 113-120 | Your Australian Government rebate received | 00000125 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000501 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Jack Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JA |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 951847623JI |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001180 |
| 113-120 | Your Australian Government rebate received | 00000487 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001667 |
| 129-130 | Benefit code | 36 |
| 131-750 | Filler |  |

**Individual MLS data record – Jack Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JA |
| 42-49 | Individual MLS record start date | 02062020 |
| 50-57 | Individual MLS record end date | 30062020 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Jill Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 951847623 |
| 30-44 | Unique personal identifier | 951847623JI |
| 45-74 | Individual surname or family name | SADONSKI |
| 75-89 | Individual first given name | JILL |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15101956 |
| 143-180 | Individual address line 1 | UNIT 5 |
| 181-218 | Individual address line 2 | 26 HIGH COURT |
| 219-245 | Individual address suburb, town or locality | OFFSETOWN |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0440 091 952 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Jill Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JI |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 951847623JA |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000376 |
| 113-120 | Your Australian Government rebate received | 00000125 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000501 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Jill Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JI |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | 951847623JA |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001180 |
| 113-120 | Your Australian Government rebate received | 00000487 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001667 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

**Individual MLS data record – Jill Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JI |
| 42-49 | Individual MLS record start date | 02062020 |
| 50-57 | Individual MLS record end date | 30062020 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**PHI statements 2020-21 financial year**

If sending a Private Health Insurance Statements to Jack and Jill for the 2020-21 financial year - the statements would include the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Jack Sadonski

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 951847623 | J | 0 | K | 0 | L | 35 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Jill Sadonski

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 951847623 | J | 0 | K | 0 | L | 35 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

 Even though there was a period in the 2020–21 financial year (1 July 2020 to 31 August 2020) when the entitling person was under 65, (so it would typically be expected that a benefit code of 30 would be reported), because the premium was paid in the 2019–20 (prior) financial year, there is no actual rebate entitlement for the 2020-21 financial year, so any valid benefit code is acceptable on the 2020-21 statements.

As there is no 2020-21 financial year rebate entitlement, including details in the Other adult beneficiaries column on the respective statements is redundant. However, if other PHIIB details were included, it couldn’t affect the validity of the statement.

**Reporting to ATO 2020-21 financial year**

ABC Health includes Jack and Jill’s policy details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – Jack Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 951847623 |
| 30-44 | Unique personal identifier | 951847623JA |
| 45-74 | Individual surname or family name | SADONSKI |
| 75-89 | Individual first given name | JACK |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 01091952 |
| 143-180 | Individual address line 1 | UNIT 5 |
| 181-218 | Individual address line 2 | 26 HIGH COURT |
| 219-245 | Individual address suburb, town or locality | OFFSETOWN |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0404 091 948 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record – Jack Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JA |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000000 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000000 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

 Jill’s unique personal identifier was not input into the *Unique personal identifier of other PHIIB 1* field on Jack’s **Individual Statement Data Record** as neither Jack nor Jill was a PHIIB in relation to any premiums paid during the 2020–21 financial year.

**Individual MLS data record – Jack Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JA |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Jill Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 951847623 |
| 30-44 | Unique personal identifier | 951847623JI |
| 45-74 | Individual surname or family name | SADONSKI |
| 75-89 | Individual first given name | JILL |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15101956 |
| 143-180 | Individual address line 1 | Unit 5 |
| 181-218 | Individual address line 2 | 26 HIGH COURT |
| 219-245 | Individual address suburb, town or locality | OFFSETOWN |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0440 091 952 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record – Jill Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JI |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000000 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000000 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

 Jack’s unique personal identifier was not input into the *Unique personal identifier of other PHIIB 1* field on Jill’s **Individual Statement Data Record** as neither Jack nor Jill was a PHIIB in relation to any premiums paid during the 2020–21 financial year.

**Individual MLS data record – Jill Sadonski**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 951847623 |
| 27-41 | Unique personal identifier | 951847623JI |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

8.8 Family policy, two dependents, one over 18, employer deductions

Bob and Kerri Meshapark are married with two children – Rheo and Darcy. They pay their health insurance premiums to ABC Health via Bob’s pay. Since April 2020, the total annual cost of the Meshapark premium has been $5,200. Bob nominated for a base income tier premium reduction to apply. As such, Bob’s been having $149.88\* withheld from each pay.

(\* $5,200 annual amount x 25.059% = $1,303.07 annual premium reduction amount. $5,200 - $1,303.07 = $3,896.93 / 26 = $149.88 net premium to pay per fortnight.)

Bob’s employer withholds premium amounts from the pays of all their employees who have health cover with ABC Health, but only remits the monies to ABC Health once a month. It is important to note that Bob’s employer is not regarded as a legal agent of ABC Health. As such, only monies actually received by ABC Health in the 2020–21 financial year can be included for the purpose of calculating share amounts in respect of the 2020–21 financial year.

Bob and Kerri’s oldest child, Rheo, is 19. Although she is over 18 she is not a PHIIB as, under ABC Health’s rules, she is still regarded as a dependent person.

A premium rise of 5% takes effect on 1 April 2021, coinciding with a reduction to the rebate percentage from 25.059% to 24.608%. Bob’s new annual premium (before premium reduction) is $5,460. The amount to be withheld from Bob’s fortnightly wage increases to $158.32 from the first payday where the funds will be remitted to ABC Health in April 2021.

A summary of the Meshapark’s financials for the 2020–21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Premiums paid in the financial year**  (after premium reductions) | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **PHIIB(s)** |
| 4 Jul 20 | 31 May 20 to 27 Jun 20 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| 3 Aug 20 | 28 Jun 20 to 25 Jul 20 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| 5 Sep 20 | 26 Jul 20 to 22 Aug 20 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| 4 Oct 20 | 23 Aug 20 to 19 Sep 20 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| 5 Nov 20 | 20 Sep 20 to 20 Oct 20 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| 4 Dec 20 | 18 Oct 20 to 28 Nov 20 | 42 | $449.64 | $150.36 | $600 | Bob, Kerri |
| 4 Jan 21 | 29 Nov 20 to 26 Dec 20 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| 6 Feb 21 | 27 Dec 20 to 23 Jan 21 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| 5 Mar 21 | 24 Jan 21 to 20 Feb 21 | 28 | $299.76 | $100.24 | $400 | Bob, Kerri |
| **Totals** | |  | **$2,847.72** | **$952.28** | **$3,800.00** |  |
| 3 Apr 21 | 21 Feb 21 to 20 Mar 21 | 28 | $316.64 | $103.36 | $420 | Bob, Kerri |
| 3 May 21 | 21 Mar 21 to 17 Apr 21 | 28 | $316.64 | $103.36 | $420 | Bob, Kerri |
| 5 Jun 21 | 18 Apr 21 to 29 May 21 | 42 | $474.96 | $155.04 | $630 | Bob, Kerri |
| **Totals** | | **364** | **$1,108.24** | **$361.76** | **$1,470.00** |  |

**PHI statements**

Sending an end of year information statement need only be done if requested to do so from 1 January 2022. However, as at July 2021, ABC Health were still obliged to send Private Health Insurance Statements to Bob and Kerri for the 2020-21 financial year - the statements would include the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Bob Meshapark

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 95136874 | J | 1900 | K | 476 | L | 30 | Kerri |
| B | ABC | C | 95136874 | J | 735 | K | 181 | L | 31 | Kerri |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Kerri Meshapark

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 95136874 | J | 1900 | K | 476 | L | 30 | Bob |
| B | ABC | C | 95136874 | J | 735 | K | 181 | L | 31 | Bob |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

 Although the last premium amount ABC Health received covered the period to 29 May 2021, ABC Health still advised 365 for ‘Number of days this policy provides you with private patient hospital cover’ on each of Bob and Kerri’s statements. ABC Health projected the number of days private health cover, notwithstanding they are not able to project premium/share amounts.

If a projected number of days ultimately prove to be incorrect, amendment data would be required.

**Reporting to ATO**

ABC Health includes details of the Meshapark’s policy in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – Bob Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 95136874 |
| 30-44 | Unique personal identifier | MESHB1974 |
| 45-74 | Individual surname or family name | MESHAPARK |
| 75-89 | Individual first given name | ROBERT |
| 90-104 | Individual second given name | OLIVER |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 02041974 |
| 143-180 | Individual address line 1 | 244 MEDICAL CIRCUIT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | CANBURB |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 7076 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0424 985 665 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Bob Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHB1974 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MESHK1975 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001424 |
| 113-120 | Your Australian Government rebate received | 00000476 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001900 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Bob Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHB1974 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MESHK1975 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000554 |
| 113-120 | Your Australian Government rebate received | 00000181 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000735 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record – Bob Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHB1974 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Kerri Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 95136874 |
| 30-44 | Unique personal identifier | MESHK1975 |
| 45-74 | Individual surname or family name | MESHAPARK |
| 75-89 | Individual first given name | KERRI |
| 90-104 | Individual second given name | OLIVIA |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15121975 |
| 143-180 | Individual address line 1 | 244 MEDICAL CIRCUIT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | CANBURB |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 7076 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Kerri Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHK1975 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MESHK1974 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001424 |
| 113-120 | Your Australian Government rebate received | 00000476 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001900 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Kerri Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHK1975 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MESHK1974 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000554 |
| 113-120 | Your Australian Government rebate received | 00000181 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000735 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record – Kerri Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHK1975 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Rheo Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 95136874 |
| 30-44 | Unique personal identifier | MESHR1999 |
| 45-74 | Individual surname or family name | MESHAPARK |
| 75-89 | Individual first given name | RHEO |
| 90-104 | Individual second given name | KERRI |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 22021999 |
| 143-180 | Individual address line 1 | 244 MEDICAL CIRCUIT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | CANBURB |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 7076 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record – Rheo Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHR1999 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**Individual identity data record – Darcy Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 95136874 |
| 30-44 | Unique personal identifier | MESHD2004 |
| 45-74 | Individual surname or family name | MESHAPARK |
| 75-89 | Individual first given name | DARCY |
| 90-104 | Individual second given name | GLADYS |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 14052004 |
| 143-180 | Individual address line 1 | 244 MEDICAL CIRCUIT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | CANBURB |
| 246-248 | Individual address state or territory | ACT |
| 249-252 | Individual address postcode | 7076 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record – Darcy Meshapark**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 95136874 |
| 27-41 | Unique personal identifier | MESHD2004 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**8.9 Single person, no dependents, policy suspensions, refund and amendment**

**Consecutive financial year reporting periods**

Hannah Day is a single 29 year old. Hannah pays $100 per month via direct debit from her bank account for her health insurance with ABC Health. The payments for the 2020–21 financial year commenced in July 2020. ABC Health increase Hannah’s premium to $105 per month from April 2021. Hannah suspended her policy from 1 June 2021 as she went on an overseas holiday. However, the direct debits didn’t cease. As such, $105 was direct debited in June 2021 and $105 in July 2021 that shouldn’t have been.

Hannah returns from overseas on 15 July 2021 and opens her 2020–21 financial year Statement from ABC Health. Hannah realises her direct debits didn’t cease so she overpaid. Hannah contacts ABC Health and asks for her health insurance to recommence from 15 July 2021 – she’s told her premium cost for 15 July 2021 to 31 July 2021 is $52.50.

Hannah asks for a $157.50 refund:

* $105 is refundable from the 2020–21 financial year (for June)
* $52.50 is refundable from the 2021–22 financial year (1 July to 18 July 21 inclusive).

Hannah then cancels her policy on 1 August 2021. So her actual cover:

* in the 2020–21 financial year is 1 July 2020 to 31 May 2021 inclusive
* in the 2021–22 financial year is 15 July 2021 to 31 July 2021 inclusive.

A summary of Hannah’s original financials for the 2020–21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (premium period) | **No. of days in Premium Period** | **Premiums paid in the financial year**  (after premium reductions) | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **PHIIB/s** |
| 4 Jul 20 | Jul 20 | 31 | $100.00 | $0.00 | $100.00 | Hannah |
| 3 Aug 20 | Aug 20 | 31 | $100.00 | $0.00 | $100.00 | Hannah |
| 5 Sep 20 | Sep 20 | 30 | $100.00 | $0.00 | $100.00 | Hannah |
| 4 Oct 20 | Oct 20 | 31 | $100.00 | $0.00 | $100.00 | Hannah |
| 5 Nov 20 | Nov 20 | 30 | $100.00 | $0.00 | $100.00 | Hannah |
| 4 Dec 20 | Dec 20 | 31 | $100.00 | $0.00 | $100.00 | Hannah |
| 4 Jan 21 | Jan 21 | 31 | $100.00 | $0.00 | $100.00 | Hannah |
| 6 Feb 21 | Feb 21 | 28 | $100.00 | $0.00 | $100.00 | Hannah |
| 5 Mar 21 | Mar 21 | 31 | $100.00 | $0.00 | $100.00 | Hannah |
| **Totals** | |  | **$900.00** | **$0.00** | **$900.00** |  |
| 3 Apr 21 | Apr 21 | 30 | $105.00 | $0.00 | $105.00 | Hannah |
| 3 May 21 | May 21 | 31 | $105.00 | $0.00 | $105.00 | Hannah |
| 5 Jun 21 | Jun 21 | 30 | $105.00 | $0.00 | $105.00 | Hannah |
| **Totals** | | **365** | **$315.00** | **$0.00** | **$315.00** |  |

**Original PHI statement 2020-21 financial year**

Sending an end of year information statement need only be done if requested to do so from 1 January 2022. However, as at July 2021, ABC Health was still obliged to send a Private Health Insurance Statement to Hannah for the 2020-21 financial year - the statement included the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Hannah Day

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 852974613 | J | 900 | K | 0 | L | 30 |  |
| B | ABC | C | 852974613 | J | 315 | K | 0 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Original reporting to ATO 2020-21 financial year**

ABC Health includes Hannah’s details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 852974613 |
| 30-44 | Unique personal identifier | 852974613HD |
| 45-74 | Individual surname or family name | DAY |
| 75-89 | Individual first given name | HANNAH |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15031989 |
| 143-180 | Individual address line 1 | UNIT 3 |
| 181-218 | Individual address line 2 | 69 TRAVELLERS COURT |
| 219-245 | Individual address suburb, town or locality | OVERSEASVILLE |
| 246-248 | Individual address state or territory | WA |
| 249-252 | Individual address postcode | 8999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number | 08 9876 5432 |
| 509-750 | Filler |  |

**Individual statement data record (1)**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000900 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000900 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2)**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000315 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000315 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Amended PHI statement 2020-21 financial year**

In consideration of the overpayment in the 2020–21 financial year and subsequent refund, ABC Health sends an amended Private Health Insurance Statement to Hannah in late July 2021 which includes the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Hannah Day

**Amended**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 852974613 | J | 900 | K | 0 | L | 30 |  |
| B | ABC | C | 852974613 | J | 210 | K | 0 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 335 |

**Amendment reporting to ATO 2020-21 financial year**

In consideration of the overpayment in the 2020–21 financial year and subsequent refund, ABC Health includes Hannah’s details in their October 2021 amendment report, for the 2020-21 financial year, to the ATO. The following information is provided:

**Individual identity data record – amendment**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 852974613 |
| 30-44 | Unique personal identifier | 852974613HD |
| 45-74 | Individual surname or family name | DAY |
| 75-89 | Individual first given name | HANNAH |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15031989 |
| 143-180 | Individual address line 1 | UNIT 3 |
| 181-218 | Individual address line 2 | 69 TRAVELLERS COURT |
| 219-245 | Individual address suburb, town or locality | OVERSEASVILLE |
| 246-248 | Individual address state or territory | WA |
| 249-252 | Individual address postcode | 8999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number | 08 9876 5432 |
| 509-750 | Filler |  |

**Individual statement data record (1) – amendment**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000900 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000900 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – amendment**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000210 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000210 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record – amendment**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 31052021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Preamble 2021-22 financial year**

Hannah’s financials for the 2021–22 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Premiums paid in the financial year**  (after premium reductions) | **Australian Government rebate received** (premium reductions) | **Total cost of the policy**  (before any premium reductions) | **PHIIB/s** |
| 3 Jul 21\* | 15 Jul 21 to 31 Jul 21 | 17 | \*$52.50 | $0.00 | $52.50 | Hannah |
| **Totals** | | **365** | **$52.50** | **$0.00** | **$52.50** |  |

\* Although ABC Health initially received $105 on 3 July 2021, as $52.50 had been refunded, the net amount actually paid was $52.50 only. There is no need to report amendment data or issue an amended statement for the 2021-22 financial year as all relevant transactions on the account had been completed sometime before the original 2021-22 Private health insurance report is submitted for lodgment to the ATO.

**PHI statement 2021-22 financial year**

Sending an end of year information statement need only be done if requested to do so from 1 January 2022. As such ABC Health is not obliged to send a Private Health Insurance Statement to Hannah for the 2021-22 financial year. However, if Hannah made a request for a statement, it would include the following information:

**Private Health Insurance Statement 1 July 2021 to 30 June 2022** – Hannah Day

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 852974613 | J | 53 | K | 0 | L | 30 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 17 |

**Reporting to ATO 2021-22 financial year**

ABC Health includes Hannah’s details in their 2021–22 annual report to the ATO. The following information is provided:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 852974613 |
| 30-44 | Unique personal identifier | 852974613HD |
| 45-74 | Individual surname or family name | DAY |
| 75-89 | Individual first given name | HANNAH |
| 90-104 | Individual second given name |  |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15031989 |
| 143-180 | Individual address line 1 | UNIT 3 |
| 181-218 | Individual address line 2 | 69 TRAVELLERS COURT |
| 219-245 | Individual address suburb, town or locality | OVERSEASVILLE |
| 246-248 | Individual address state or territory | WA |
| 249-252 | Individual address postcode | 8999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number | 08 9876 5432 |
| 509-750 | Filler |  |

**Individual statement data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000053 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000053 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 852974613 |
| 27-41 | Unique personal identifier | 852974613HD |
| 42-49 | Individual MLS record start date | 15072021 |
| 50-57 | Individual MLS record end date | 31072021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**8.10 More than one benefit code, Savings provision applicable for a time, new spouse**

Tanya and Adam Newcomb transferred their health insurance to ABC Health on 2 July 2020, at which time Tanya was 74 years old (DOB 23 July 1942) and Adam was 64 years old (DOB 6 January 1953). Tanya and Adam elected to have a base income tier premium reduction applied. In this case the premium reduction was 33.413% (Tanya is the entitling person and she is over 70 years old). Tanya and Adam paid via direct debit on or about the second of each month.

Unfortunately Tanya passed away on 17 October 2020. ABC Health extended the cover period for Adam as cover was only needed for one member from the date of death. Due to the Savings Provision, Tanya remained the entitling person.

Adam added his new partner, Pam Young (DOB 23 September 1983), to the policy on 11 December 2020. Adding Pam to the policy meant that the Savings Provision keeping Tanya as the entitling person no longer applied. From 11 December 2020 to 5 January 2021, the maximum possible premium reduction based on the age of the entitling person on the policy, Adam, was 25.059%. From 6 January 2021, when Adam turned 65, the maximum possible premium reduction based on Adam being the entitling person, was 29.236%.

A summary of Adam, Tanya and Pam’s financials for the 2020–21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 2nd day of each mnth: Jul 20 to Oct 20 | 1 July 20 to 13 Nov 201 | 136 | $823.18 | $413.06 | $1,236.24 | Tanya, Adam |
| 4 Nov 20 &  2 Dec 20 | 14 Nov 20 to 10 Dec 202  11 Dec 20 to 5 Jan 213  6 Jan 21 to  20 Jan214 | 68 | $91.592  $198.533  $109.614 | $45.962  $66.383  $45.284 | $137.552  $264.913  $154.894 | Adam |
| 2 Jan 21  23 Feb 21  23 Mar 21 | 21 Jan 21 to  29 Mar 21 | 68 | $504.29 | $209.60 | $713.89 | Adam, Pam |
| 5 Apr 21 | 30 Mar 21 to  26 Apr 21 | 28 | $220.33 | $88.73 | $309.06 | Adam, Pam |
| **Totals** | | **300** | **$1,947.53** | **$869.01** | **$2,816.54** |  |

1 136 days in period where benefit code is 40 (Entitling person is 70 or over). Tanya’s cover to 16 Oct 20 only.

2 27 days in period where benefit code is 40. Tanya still Entitling person, Adam is the only person covered.

3 26 days in the period where benefit code is 30 (Entitling person under 65). Pam added to policy from 11 Dec 20.

4 15 days in the period where benefit code is 35 (Entitling person is 65 or over but under 70). Adam turned 65

6 Jan 21.

The share amounts applicable to the 4 Nov 20 and 2 Dec 20 payments need to be apportioned between the periods

where the benefit code applicable is 40, 30 and 35. The benefit code for the 5 Apr 21 payment is 36.

**PHI statements 2020-21 financial year**

Sending an end of year information statement need only be done if requested to do so from 1 January 2022. However, as at July 2021, ABC Health was still obliged to send a Private Health Insurance Statements to Adam, Pam and Tanya’s estate for the 2020-21 financial year - the statements included the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Adam Newcomb

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | P458963 | J | 618 | K | 207 | L | 40 | Tanya |
| B | ABC | C | P458963 | J | 138 | K | 46 | L | 40 |  |
| B | ABC | C | P458963 | J | 265 | K | 66 | L | 30 |  |
| B | ABC | C | P458963 | J | 155 | K | 45 | L | 35 |  |
| B | ABC | C | P458963 | J | 357 | K | 105 | L | 35 | Pam |
| B | ABC | C | P458963 | J | 155 | K | 44 | L | 36 | Pam |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 300 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Estate of Tanya Newcomb

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | | **Your Premiums eligible for Australian Government rebate**  **$** | | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | | C | P458963 | J | 618 | K | | 207 | L | 40 | Adam |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 108 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Pam Young

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | P458963 | J | 357 | K | 105 | L | 35 | Adam |
| B | ABC | C | P458963 | J | 155 | K | 44 | L | 36 | Adam |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 137 |

If insured elsewhere for the periods when not insured by ABC Health, Adam, Tanya and Pam would have also received 2020-21 year statements from the other relevant funds, however only statements from ABC Health are displayed in this example.

**Reporting to ATO**

ABC Health includes details of Adam, Tanya and Pam’s policy in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record** - **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | P458963 |
| 30-44 | Unique personal identifier | ADAM1953 |
| 45-74 | Individual surname or family name | NEWCOMB |
| 75-89 | Individual first given name | ADAM |
| 90-104 | Individual second given name | SYLVESTER |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 06011953 |
| 143-180 | Individual address line 1 | 138 VAUCLUSE CT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BRISVEGAS |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0409 061 949 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | TANYA1942 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000411 |
| 113-120 | Your Australian Government rebate received | 00000207 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000618 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual statement data record (2)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000092 |
| 113-120 | Your Australian Government rebate received | 00000046 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000138 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual statement data record (3)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000199 |
| 113-120 | Your Australian Government rebate received | 00000066 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000265 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual statement data record (4)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000110 |
| 113-120 | Your Australian Government rebate received | 00000045 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000155 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

**Individual statement data record (5)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | PAM1983 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000254 |
| 113-120 | Your Australian Government rebate received | 00000103 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000357 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

**Individual statement data record (6)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | PAM1983 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000111 |
| 113-120 | Your Australian Government rebate received | 00000044 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000155 |
| 129-130 | Benefit code | 36 |
| 131-750 | Filler |  |

**Individual MLS data record (1)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 16102020 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual MLS data record (2)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-49 | Individual MLS record start date | 17102020 |
| 50-57 | Individual MLS record end date | 10122020 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual MLS data record (3)** – **Adam Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1953 |
| 42-49 | Individual MLS record start date | 11122020 |
| 50-57 | Individual MLS record end date | 26042021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record** - **Tanya Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | P458963 |
| 30-44 | Unique personal identifier | TANYA1942 |
| 45-74 | Individual surname or family name | NEWCOMB |
| 75-89 | Individual first given name | TANYA |
| 90-104 | Individual second given name | AGNES |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 23071942 |
| 143-180 | Individual address line 1 | 138 VAUCLUSE CT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BRISVEGAS |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0409 230 739 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record** - **Tanya Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | TANYA1942 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | ADAM1953 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000411 |
| 113-120 | Your Australian Government rebate received | 00000207 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000618 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual MLS data record** - **Tanya Newcomb**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | TANYA1942 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 16102020 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record** – **Pam Young**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | P458963 |
| 30-44 | Unique personal identifier | PAM1983 |
| 45-74 | Individual surname or family name | YOUNG |
| 75-89 | Individual first given name | PAMELA |
| 90-104 | Individual second given name | JANICE |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 23091983 |
| 143-180 | Individual address line 1 | 138 VAUCLUSE CT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | BRISVEGAS |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4999 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0405 230 983 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1)** – **Pam Young**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | PAM1983 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | ADAM1953 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000252 |
| 113-120 | Your Australian Government rebate received | 00000105 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000357 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

**Individual statement data record (2)** – **Pam Young**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | PAM1983 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | ADAM1953 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000111 |
| 113-120 | Your Australian Government rebate received | 00000044 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000155 |
| 129-130 | Benefit code | 36 |
| 131-750 | Filler |  |

**Individual MLS data record** – **Pam Young**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | PAM1983 |
| 42-49 | Individual MLS record start date | 11122020 |
| 50-57 | Individual MLS record end date | 26042021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**8.11 Discounts and LHCL - Applying formula to calculate premiums eligible for rebate**

The amount to report in the *Your premiums eligible for Australian Government rebate* field, in relation to a particular premium period, can be worked out by applying the following formula:

Where, with respect to premiums paid for a complying health insurance policy:

***A*** = Base product premium rate in relation to any period of cover prior to 1 July 2013 i.e. **Including** any LHCL that is added on **but before** any Australian Government rebate and before any discounts are taken off.

***DA*** = discount dollar amount applicable to Base product premium rate (***A***)

***B*** = Base product premium rate in relation to any period of cover post 30 June 2013. i.e. **Before** any LHCL is added on **and before** any Australian Government rebate and before any discounts are taken off.

***DB*** = discount dollar amount applicable to Base product premium rate (***B***)

***N*** = the number of PHIIB’s relevant to the premium paid date.

As at 10 July 2013, Randle Johnson’s ABC Health policy is paid to 5 June 2013. ABC Health advises Randle he needs to pay $764.02 in order to be covered from 6 June 2013 to 4 October 2013. ABC Health calculated the amount Randle needed to pay, taking into consideration that:

* Randle nominated to be part of the Premium Reduction Scheme (PRS) – he’s under 65 and he advised he has a base income tier,
* he is subject to a LHCL of 10%, and
* he is entitled to a discount of 4%.

Total premium cost to cover Randle from 6 June 2013 to 4 October 2013 is $1059 and is made up of:

|  |  |
| --- | --- |
| **Period prior to 1 July 2013** | **Period post 30 June 2013** |
| Base product premium rate: $213.72 +  LHCL: $21.37 =  Subtotal 1 (***A***): $235.09 -  4% Discount (***DA***): $9.40 =  Subtotal 2: $225.69 -  30% PRS (on Subtotal 2): $67.71 =  Total payable: $157.98 | Base product premium rate (***B***): $789.12 -  4% Discount (***DB***): $31.56 =  Subtotal 3: $757.56 +  LHCL (on **B**): $78.91 -  4% Discount on LHC: $3.16 =  Subtotal 4: $833.31 -  30% PRS (on ***B – DB***): $227.27 =  Total payable: $606.04 |

Grand total payable by Randle: $157.98 + $606.04 = **$764.02**

The amount to report as Randle’s ***Your premiums eligible for Australian Government rebate***:

(225.69 + 757.56) / 1 = 983.25

 The preceding example is provided for illustrative purposes only and may not cover all practices employed by individual health funds. This example acknowledges that LHCL cannot be calculated on a discounted amount but assumes that the health fund has exercised its discretion and applied a discount to the LHCL amount calculated.

**PHI statement**

Randle made the $764.02 payment on 11 July 2013 and as no more payments were made in the remainder of the financial year, the details as calculated would be represented on Randle’s statement as:

**Private Health Insurance Statement 1 July 2013 to 30 June 2014** – Randle Johnson

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ABC963842 | J | 983 | K | 295 | L | 30 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 96 |

If insured elsewhere for the periods when not insured by ABC Health, Randle would have also received 2013-14 financial year statements from the other relevant funds, however only the statement from ABC Health is displayed in this example.

The 96 days detailed at Label A in the above statement, is the number of days in the 2013-14 financial year that cover was provided for. This is to be distinguished from the number of days in the period that the premium covered, that is 6 June 2013 to 4 October 2013 (121 days).

**Reporting to ATO**

ABC Health includes details of Randle’s policy in their 2013–14 annual report to the ATO. The following information is provided:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ABC963842 |
| 30-44 | Unique personal identifier | RJ963842 |
| 45-74 | Individual surname or family name | JOHNSON |
| 75-89 | Individual first given name | RANDLE |
| 90-104 | Individual second given name | JON |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15081969 |
| 143-180 | Individual address line 1 | 36 GAMMA ST |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | SEED CREEK |
| 246-248 | Individual address state or territory | WA |
| 249-252 | Individual address postcode | 8889 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0407 049 972 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ABC963842 |
| 27-41 | Unique personal identifier | RJ963842 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000688 |
| 113-120 | Your Australian Government rebate received | 00000295 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000983 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual MLS data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | P458963 |
| 27-41 | Unique personal identifier | ADAM1949 |
| 42-49 | Individual MLS record start date | 01072013 |
| 50-57 | Individual MLS record end date | 04102013 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**8.12 Entitling person leaves membership, dependent person remains**

At the commencement of the 2020-21 financial year, Bob Old and Lisa Young are on a single parent hospital only membership, with no discount and no LHCL with ABC Health. Bob is Lisa’s grandfather and her primary carer. Bob is 69 turning 70 on 1 Sept 2020 at which time the premium reduction scheme percentage increases from 29.236% to 33.413%. Bob passes away on 31 December 2020. ABC Health do not know who pays for the policy during the time after Bob passes away but before Lisa turns 18, which she does on 1 May 2021 - at which time she becomes the PHIIB on the policy.

At the time of Bob’s death, as there was no other PHIIB insured under the policy, the savings provision (22-25 of the *Private Health Insurance Act 2007*) is not applicable. Under these circumstances the rebate percentage reverts back to being based on the age of the oldest person insured under the policy, which is Lisa.

A summary of the policy financials for the 2020–21 financial year with ABC Health are as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 25 Jul 20 | Aug 20 | 31 | $162.47 | $67.531 | $230 | Bob |
| 25 Aug 20 | Sep 20 | 30 | $153.15 | $76.852 | $230 | Bob |
| 25 Sep 20 | Oct 20 | 31 | $153.15 | $76.852 | $230 | Bob |
| 25 Oct 20 | Nov 20 | 30 | $153.15 | $76.852 | $230 | Bob |
| 25 Nov 20 | Dec 20 | 31 | $153.15 | $76.852 | $230 | Bob |
| 25 Dec 205 | Jan & Feb 21 | 59 | $172.36 | $57.643 | $230 | Bob |
| **Totals** | |  | **$947.43** | **$432.57** | **$1,380** |  |
| 25 Feb 21 | Mar 21 | 31 | $86.18 | $28.823 | $115 | Unknown |
| 25 Mar 21 | Apr 21 | 30 | $91.43 | $30.573 | $122 | Unknown |
| 25 Apr 21 | May 21 | 31 | $91.98 | $30.024 | $122 | Unknown |
| **Totals** | |  | **$269.59** | **$89.41** | **$359** |  |
| 25 May 21 | Jun 21 | 30 | $91.98 | $30.024 | $122 | Lisa |
| 25 Jun 21 | July 21 | 31 | $91.98 | $30.024 | $122 | Lisa |
| **Totals** | |  | **$183.96** | **$60.04** | **$244** |  |

|  |  |
| --- | --- |
| 1 The applicable benefit code is: 35 | 2 The applicable benefit code is: 40 |
| 3 The applicable benefit code is: 30 | 4 The applicable benefit code is: 31 |
| 5 The payment made in Dec 20 was originally made to cover Jan 21 only. However, once ABC Health was notified of Bob’s death they recalculated and used the left over to pay the premium due for Feb 21. No payment was made on 25 Jan 21. | |

**PHI statements**

Sending an end of year information statement need only be done if requested to do so from 1 January 2022. However, as at July 2021, ABC Health were still obliged to send Private Health Insurance Statements to Bob’s estate and Lisa for the 2020-21 financial year - the statements would include the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Estate of Bob Old

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate $** | | **Your Australian Government rebate received $** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ABCBOLY2 | J | 230 | K | 68 | L | 35 |  |
| B | ABC | C | ABCBOLY2 | J | 920 | K | 307 | L | 40 |  |
| B | ABC | C | ABCBOLY2 | J | 230 | K | 58 | L | 30 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 184 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Lisa Young (as a dependent)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate $** | | **Your Australian Government rebate received $** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ABCBOLY2 | J | 237 | K | 59 | L | 30 |  |
| B | ABC | C | ABCBOLY2 | J | 122 | K | 30 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 304 |

 ABC Health issue a covering letter with the statement sent to Lisa where she is recorded as a dependent. The letter explains that as ABC Health does not hold responsible person details, there was no alternative but to issue the statement in Lisa’s name. The covering letter mentions dependent persons are not entitled to claim a PHIR.

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Lisa Young (as an Adult)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate $** | | **Your Australian Government rebate received $** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ABCBOLY2 | J | 244 | K | 60 | L | 31 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 61 |

**Reporting to ATO**

ABC Health includes details of Bob and Lisa’s policy in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – Bob Old**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ABCBOLY2 |
| 30-44 | Unique personal identifier | BOLY2N1 |
| 45-74 | Individual surname or family name | OLD |
| 75-89 | Individual first given name | ROBERT |
| 90-104 | Individual second given name | TYSON |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 01091947 |
| 143-180 | Individual address line 1 | 73 FAWCETT CIRCUIT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | HURTSVILLE |
| 246-248 | Individual address state or territory | NSW |
| 249-252 | Individual address postcode | 2220 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0407 748 973 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Bob Old**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | BOLY2N1 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000162 |
| 113-120 | Your Australian Government rebate received | 00000068 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000230 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Bob Old**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | BOLY2N1 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000613 |
| 113-120 | Your Australian Government rebate received | 00000307 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000920 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual statement data record (3) – Bob Old**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | BOLY2N1 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000172 |
| 113-120 | Your Australian Government rebate received | 00000058 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000230 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record – Bob Old**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | ADAM1949 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 31122020 |
| 58-58 | Type of policy | P |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Lisa Young** (as a Dependent person)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ABCBOLY2 |
| 30-44 | Unique personal identifier | BOLY2N2 |
| 45-74 | Individual surname or family name | YOUNG |
| 75-89 | Individual first given name | LISA |
| 90-104 | Individual second given name | ROBYN |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 01052000 |
| 143-180 | Individual address line 1 | 73 FAWCETT CIRCUIT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | HURTSVILLE |
| 246-248 | Individual address state or territory | NSW |
| 249-252 | Individual address postcode | 2220 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0407 495 626 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Lisa** **Young** (as a Dependent person)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | BOLY2N2 |
| 42-42 | Policy role | D |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000178 |
| 113-120 | Your Australian Government rebate received | 00000059 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000237 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Lisa** **Young** (as a Dependent person)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | BOLY2N2 |
| 42-42 | Policy role | D |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000092 |
| 113-120 | Your Australian Government rebate received | 00000030 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000122 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record (1) – Lisa** **Young** (as a Dependent person)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | ADAM1949 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 31122020 |
| 58-58 | Type of policy | P |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**Individual MLS data record (2) – Lisa** **Young** (as a Dependent person)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | ADAM1949 |
| 42-49 | Individual MLS record start date | 01012021 |
| 50-57 | Individual MLS record end date | 30042021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**Individual identity data record – Lisa** **Young** (as a PHIIB)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ABCBOLY2 |
| 30-44 | Unique personal identifier | BOLY2N2 |
| 45-74 | Individual surname or family name | YOUNG |
| 75-89 | Individual first given name | LISA |
| 90-104 | Individual second given name | ROBYN |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 01052000 |
| 143-180 | Individual address line 1 | 73 FAWCETT CIRCUIT |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | HURTSVILLE |
| 246-248 | Individual address state or territory | NSW |
| 249-252 | Individual address postcode | 2220 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0407 495 626 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record – Lisa** **Young** (as a PHIIB)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | BOLY2N2 |
| 42-42 | Policy role | D |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000184 |
| 113-120 | Your Australian Government rebate received | 00000060 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00000244 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record – Lisa** **Young** (as a PHIIB)

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ABCBOLY2 |
| 27-41 | Unique personal identifier | ADAM1949 |
| 42-49 | Individual MLS record start date | 01052021 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**8.13 Tolerances in relation to reporting an amendment**

Zonizol and Malika Singh, and their child Iluvta, are covered under a family policy with ABC Health. Zonizol and Malika are in the habit of making two lump sum premium payments each financial year. On 5 November 2020 ABC Health receives the Singh’s first payment in the 2020-21 financial year of $3,000.

The $3,000 payment provides cover for a seven month period, 1 December 2020 to 30 June 2021 (2020-21 financial year). The Singh’s had already paid for their cover from 1 July 2020 to 30 November 2020 in the previous financial year. The next payment of $2252 is received by ABC Health on 18 June 2021 (within the 2020-21 financial year) and provides cover for a five month period, 1 July 2021 to 30 November 2021 (2021-22 financial year).

The Singh family had never applied for reduced premiums under the Premium Reduction Scheme. However, Zonizol and Malika decide on the 10th of July 2021 (which is after the second payment is received by the fund and after the close of the financial year during which the second payment is received by the fund) they’d like to apply for reduced premiums, commencing 11th of July 2021.

ABC Health work out that the premium amount used to cover the period 11 July 2021 to 30 November 2021 is $2104.81. Zonizol and Malika did not nominate they have a tier income, so the rebate percentage applicable will be 25.059%. ABC Health refund $527.44 to the family and apply for the same amount under the Premium Reduction Scheme. ABC Health receives the $527.44 premium reduction amount on the 25th of July 2021.

 It is important to note that even though the premium reduction amount wasn’t received by ABC Health until the 25th of July 2021, for ATO reporting purposes, its effective received date is the same as the originating payment: 18 June 2021.

As ABC Health had already completed their end of financial year rollover processes for 2020-21 financial year ATO reporting obligations and the issuing of Private Health Insurance Statements at the time Zonizol and Malika made their decision to participate in the Premium Reduction Scheme, amended statements will need to be sent to Zonizol and Malika and amended data will need to be included in an amendment data file to be lodged for ATO reporting purposes.

A summary of the Singhs’ original financials for the 2020–21 financial year with ABC Health are as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 5 Nov 20 | 1 Dec 20 to 30 June 21 | 212 | $3000 | $0.00 | $3000 | Zonizol, Malika |
| 18 Jun 21 | 1 Jul 21 to  30 Nov 21 | 153 | $2105 | $0.00 | $2105 | Zonizol, Malika |
| **Totals** | |  | **$5105** | **$0.00** | **$5105** |  |

**Original PHI statements 2020-21 financial year**

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Zonizol Singh

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ZAM4102 | J | 1500 | K | 0 | L | 30 | Malika |
| B | ABC | C | ZAM4102 | J | 1052 | K | 0 | L | 31 | Malika |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Malika Singh

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ZAM4102 | J | 1500 | K | 0 | L | 30 | Zonizol |
| B | ABC | C | ZAM4102 | J | 1052 | K | 0 | L | 31 | Zonizol |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Original reporting to ATO 2020-21 financial year**

ABC Health includes details of the Singh’s policy in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – Zonizol Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ZAM4102 |
| 30-44 | Unique personal identifier | ZZS200669 |
| 45-74 | Individual surname or family name | SINGH |
| 75-89 | Individual first given name | ZONIZOL |
| 90-104 | Individual second given name | LOZINOZ |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 21091972 |
| 143-180 | Individual address line 1 | 17 SPACE STREET |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | DINGO CREEK |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4889 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0452 614 333 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Zonizol Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | ZZS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MMS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001500 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001500 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Zonizol** **Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | ZZS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MMS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001052 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001052 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record – Zonizol Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | ZZS200669 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ZAM4102 |
| 30-44 | Unique personal identifier | MMS200669 |
| 45-74 | Individual surname or family name | SINGH |
| 75-89 | Individual first given name | MALIKA |
| 90-104 | Individual second given name | AKILAM |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 09121974 |
| 143-180 | Individual address line 1 | 17 SPACE STREET |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | DINGO CREEK |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4889 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0452 613 444 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | MMS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | ZZS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001500 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001500 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2) – Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | MMS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | ZZS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001052 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001052 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record – Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | MMS200669 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Iluvta Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ZAM4102 |
| 30-44 | Unique personal identifier | IAS200669 |
| 45-74 | Individual surname or family name | SINGH |
| 75-89 | Individual first given name | ILUVTA |
| 90-104 | Individual second given name | ATVULI |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 23102004 |
| 143-180 | Individual address line 1 | 17 SPACE STREET |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | DINGO CREEK |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4889 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record – Iluvta Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | IAS200669 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | D |
| 60-750 | Filler |  |

**Amendment preamble**

Although the premiums eligible for Australian Government rebate won’t change after the $527.44 is refunded to the Singh family as it is replaced by the premium reduction amount, because the sum of the changes to the rounded absolute values of the amounts reported in the *Your premiums paid in the financial year* and *Your Australian Government rebate received* fields for Zonizol and Malika respectively is $10 or more, amendment data must be reported to the ATO.

A summary of the Singh’s amended financials for the 2020–21 financial year with ABC Health, are as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 5 Nov 20 | 1 Dec 20 to 30 June 21 | 212 | $3000.00 | $0.00 | $3000.00 | Zonizol, Malika |
| 18 Jun 21 | 1 Jul 20 to  30 Nov 21 | 153 | $1577.37 | $527.44 | $2104.81 | Zonizol, Malika |
| **Totals** | |  | **$4577.37** | **$527.44** | **$5104.81** |  |

The amounts reported in the amended *Your premiums paid in the financial year* and *Your Australian Government rebate received* fields, for Zonizol will be:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Statement record** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **Benefit Code** | **Other PHIIB/s** |
| 1 | $1500.00 | $0.00 | $1500 | 30 | Malika |
| 2 | $862.28 | $263.72 | $1126 | 31 | Malika |

The **differences** between what was reported for Zonizol in the original report to the ATO and the amended figures:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Statement record** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **Benefit Code** | **Other PHIIB/s** |
| 1 | $0.00 | $0.00 | $0.00 | 30 | Malika |
| 2 | $-862.00 | $-264.00 | $0.00 | 31 | Malika |
| **Rounded Totals** | **$-862.00** | **$-264.00** | **$0.00** | 31 | Malika |

The rounded absolute value of the change to the Your premiums paid in the financial year was $862

The rounded absolute value of the change to the Your Australian Government rebate received was $264.

Notwithstanding there was no actual change to the Your premiums eligible for Australian Government rebate, as the sum of the two rounded absolute value changes is $1126, updated details for the whole policy must be reported to the ATO in an amendment data file.

**Amended PHI statements 2020-21 financial year**

ABC Health send amended Private Health Insurance Statements to Zonizol and Malika which include the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Zonizol Singh

**Amended**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ZAM4102 | J | 1500 | K | 0 | L | 30 | Malika |
| B | ABC | C | ZAM4102 | J | 1126 | K | 264 | L | 31 | Malika |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 365 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – **Malika Singh**

**Amended**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | ZAM4102 | J | 1500 | K | 0 | L | 30 | Zonizol |
| B | ABC | C | ZAM4102 | J | 1126 | K | 264 | L | 31 | Zonizol |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | **A** | **365** |

**Amendment reporting to ATO 2020-21 financial year**

**Individual identity data record** **– amendment** **Zonizol Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ZAM4102 |
| 30-44 | Unique personal identifier | ZZS200669 |
| 45-74 | Individual surname or family name | SINGH |
| 75-89 | Individual first given name | ZONIZOL |
| 90-104 | Individual second given name | LOZINOZ |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 21091972 |
| 143-180 | Individual address line 1 | 17 SPACE STREET |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | DINGO CREEK |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4889 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0452 614 333 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1)** **– amendment (no change**) **Zonizol Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | ZZS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MMS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001500 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001500 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2)** – **amendment Zonizol Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | ZZS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | MMS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000862 |
| 113-120 | Your Australian Government rebate received | 00000264 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001126 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record** – **amendment (no change)** **Zonizol Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | ZZS200669 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – amendment** **Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ZAM4102 |
| 30-44 | Unique personal identifier | MMS200669 |
| 45-74 | Individual surname or family name | SINGH |
| 75-89 | Individual first given name | MALIKA |
| 90-104 | Individual second given name | AKILAM |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 09121974 |
| 143-180 | Individual address line 1 | 17 SPACE STREET |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | DINGO CREEK |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4889 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0452 613 444 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record (1) – amendment (no change**) **Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | MMS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | ZZS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001500 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001500 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual statement data record (2)** – **amendment** **Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | MMS200669 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | ZZS200669 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00000862 |
| 113-120 | Your Australian Government rebate received | 00000264 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00001126 |
| 129-130 | Benefit code | 31 |
| 131-750 | Filler |  |

**Individual MLS data record** – **amendment (no change)** **Malika Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | MMS200669 |
| 42-49 | Individual MLS record start date | 01072020 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | F |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record** – **amendment (no change)** **Iluvta Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | ZAM4102 |
| 30-44 | Unique personal identifier | IAS200669 |
| 45-74 | Individual surname or family name | SINGH |
| 75-89 | Individual first given name | ILUVTA |
| 90-104 | Individual second given name | ATVULI |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 23102004 |
| 143-180 | Individual address line 1 | 17 SPACE STREET |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | DINGO CREEK |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4889 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number |  |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual MLS data record** – **amendment (no change**) **Iluvta Singh**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length (=750) | 750 |
| 4-11 | Record identifier (=INDIVMLS) | INDIVMLS |
| 12-26 | Policy membership number | ZAM4102 |
| 27-41 | Unique personal identifier | IAS200669 |
| 42-49 | Individual MLS record start date (DDMMCCYY) | 01072020 |
| 50-57 | Individual MLS record end date (DDMMCCYY) | 30062021 |
| 58-58 | Type of policy (=S, C, F or P) | F |
| 59-59 | Policy role (=A or D) | D |
| 60-750 | Filler |  |

**8.14 Amendment due to premium reduction claim update in subsequent year**

On 1 March 2021 Sam Civilian and his wife Sarina enquire about joining ABC Health. ABC Health informs Sam and Sarina their annual premium would be $4,377.77 or they could pay a reduced premium if they choose to participate in the Premium Reduction Scheme. ABC Health records Sam’s date of birth as 15 August 1949, so he is 68 as at 1 March 2021.

ABC Health explains income testing and Sam has advised their combined income would be below the Tier 1 threshold. ABC Health advises, based on Sam’s age as the entitling person, the premium reduction applicable to a payment made on 1 March 2021 would be 29.236%.

Sam and Sarina pay $3,097.89 ($4,377.77 less 29.236%) and ABC Health applies for $1,279.88 (29.236% of $4,377.77) under the Premium Reduction Scheme.

A summary of Sam and Sarina’s financials for the 2020–21 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 1 Mar 21 | 1 Mar 21 to 28 Feb 22 | 365 | $3,097.89 | $1,279.88 | $4,377.77 | Sam, Sarina |

**Original PHI statements 2020-21 financial year**

Sending an end of year information statement need only be done if requested to do so from 1 April 2019. However, as at July 2021, ABC Health was still obliged to send Private Health Insurance Statements to Sam and Sarina for the 2020-21 year - they contained the following information:

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Sam Civilian

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | SS01032018 | J | 2189 | K | 640 | L | 35 | Sarina |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 122 |

**Private Health Insurance Statement 1 July 2020 to 30 June 2021** – Sarina Civilian

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your Premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit Code** | | **Other adult beneficiaries** |
| B | ABC | C | SS01032018 | J | 2189 | K | 640 | L | 35 | Sam |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 122 |

The 122 days detailed at Label A in the above statements, is the number of days in the 2020-21 financial year that private patient hospital cover was provided for. This is to be distinguished from the number of days in the period that the premium covered, which is 1 March 2021 to 28 February 2022 (365 days).

If insured elsewhere for the periods when not insured by ABC Health, Sam and Sarina would have also received 2020-21 financial year statements from the other relevant funds, however only the statements from ABC Health are displayed in this example.

**Original reporting to ATO 2020-21 financial year**

ABC Health includes Sam and Sarina’s details in their 2020–21 annual report to the ATO. The following information is provided:

**Individual identity data record – Sam Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | SS01032018 |
| 30-44 | Unique personal identifier | SC15081949 |
| 45-74 | Individual surname or family name | CIVILIAN |
| 75-89 | Individual first given name | SAMUEL |
| 90-104 | Individual second given name | ALBERT |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15081949 |
| 143-180 | Individual address line 1 | Unit 26 160 MAIN LANE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | METROPOLIS |
| 246-248 | Individual address state or territory | SA |
| 249-252 | Individual address postcode | 7890 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0444 999 111 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record – Sam Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | SS01032018 |
| 27-41 | Unique personal identifier | SC15081949 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | SC23101951 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001549 |
| 113-120 | Your Australian Government rebate received | 00000640 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00002189 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

**Individual MLS data record – Sam Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | SS01032018 |
| 27-41 | Unique personal identifier | SC15081949 |
| 42-49 | Individual MLS record start date | 01032021 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record – Sarina Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | SS01032018 |
| 30-44 | Unique personal identifier | SC23101951 |
| 45-74 | Individual surname or family name | CIVILIAN |
| 75-89 | Individual first given name | SARINA |
| 90-104 | Individual second given name | AYA |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 23101951 |
| 143-180 | Individual address line 1 | Unit 26 160 MAIN LANE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | METROPOLIS |
| 246-248 | Individual address state or territory | SA |
| 249-252 | Individual address postcode | 7890 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0444 111 999 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record – Sarina Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | SS01032018 |
| 27-41 | Unique personal identifier | SC23101951 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | SC15081949 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001549 |
| 113-120 | Your Australian Government rebate received | 00000640 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00002189 |
| 129-130 | Benefit code | 35 |
| 131-750 | Filler |  |

**Individual MLS data record – Sarina Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | SS01032018 |
| 27-41 | Unique personal identifier | SC23101951 |
| 42-49 | Individual MLS record start date | 01032021 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Amendment preamble**

On 20 July 2021, ABC Health discovers that Sam’s date of birth is actually 15 August 1945, so he was 72 as at 1 March 2021. This means that Sam and Sarina’s actual rebate entitlement was 33.413%, not 29.236% as was originally reported.

ABC Health can deal with this in either of two ways, but both ways require amended statements be issued to Sam and Sarina and for amended information to be reported to the ATO.

1. ABC Health could simply issue amended statements to the members and lodge amendment records to the ATO showing that the benefit code is 40, not 35 as previously reported. The ATO, upon assessment[[1]](#footnote-2) of Sam and Sarina’s tax returns would calculate their entitlement based on a benefit code of 40 – this would result in combined credits on their respective tax assessments totalling $182.82 [($2,189 x 33.413%) – $640] x 2. If this option was taken there would be no change to the date paid to,

OR

1. ABC Health could make a top up premium reduction claim. ABC Health need to work out how much extra premium reduction they should claim. Sam and Sarina had paid a net amount of $3,097.89. This amount won’t change, so can be used as the starting point. If the actual rebate entitlement as a percentage, based on Sam’s age, is 33.413%, the $3,097.89 must equal to 66.587% of the Total premium amount. So the Total premium amount must be $4,652.39. 33.413% of $4,652.39 = $1,554.50. $1,554.50 less the amount already received via the premium reduction scheme ($1,279.88) = $274.62. ABC Health would apply for an extra $274.62 premium reduction.

The extra premium received by the fund would result in a further 22 days of cover, so Sam and Sarina’s policy cover date paid to would be extended to be 22 March 2022.

 In relation to the **second** option, it is important to note that the **effective date** of an Australian Government rebate received amount will always be the received date of the source payment that triggered the rebate claim. Even though ABC Health would have received the top up amount in the 2021-22 financial year, as the received date of the source payment was 1 March 2021, that is also the effective date of the top up amount.

**Amended PHI statements 2020-21 financial year**

Sam and Sarina, after being contacted by ABC Health and told what had happened and what the options were, decide that the top up (option two) is their preference. ABC Health make the claim for the top up amount, issue revised 2020-21 financial year statements and include the revised details on their amendment file to be provided to the ATO[[2]](#footnote-3).

A summary of Sam and Sarina’s amended financials for the 2020–21 financial year with ABC Health are as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  (Premium Period) | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 1 Mar 21 | 1 Mar 21 to 24 Mar 22 | 389 | $3,097.89 | $1,554.50 | $4,652.39 | Sam, Sarina |

**Amendment reporting to ATO**

ABC Health includes Sam and Sarina’s amended policy details in an amendment report to the ATO for the 2020-21 financial year. The following information is provided:

**Individual identity data record** – amendment **Sam Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | SS01032018 |
| 30-44 | Unique personal identifier | SC15081949 |
| 45-74 | Individual surname or family name | CIVILIAN |
| 75-89 | Individual first given name | SAMUEL |
| 90-104 | Individual second given name | ALBERT |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 15081945 |
| 143-180 | Individual address line 1 | Unit 26 160 MAIN LANE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | METROPOLIS |
| 246-248 | Individual address state or territory | SA |
| 249-252 | Individual address postcode | 7890 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0444 999 111 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record** – amendment **Sam Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | SS01032018 |
| 27-41 | Unique personal identifier | SC15081949 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | SC23101951 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001549 |
| 113-120 | Your Australian Government rebate received | 00000777 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00002326 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual MLS data record** – amendment **Sam Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | SS01032014 |
| 27-41 | Unique personal identifier | SC15081945 |
| 42-49 | Individual MLS record start date | 01032021 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

**Individual identity data record** – amendment **Sarina Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | SS01032018 |
| 30-44 | Unique personal identifier | SC23101951 |
| 45-74 | Individual surname or family name | CIVILIAN |
| 75-89 | Individual first given name | SARINA |
| 90-104 | Individual second given name | AYA |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 23101951 |
| 143-180 | Individual address line 1 | Unit 26 160 MAIN LANE |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | METROPOLIS |
| 246-248 | Individual address state or territory | SA |
| 249-252 | Individual address postcode | 7890 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0444 111 999 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record** – amendment **Sarina Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | SS01032018 |
| 27-41 | Unique personal identifier | SC23101951 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 | SC15081949 |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00001549 |
| 113-120 | Your Australian Government rebate received | 00000777 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00002326 |
| 129-130 | Benefit code | 40 |
| 131-750 | Filler |  |

**Individual MLS data record** – amendment **Sarina Civilian**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | SS01032018 |
| 27-41 | Unique personal identifier | SC23101951 |
| 42-49 | Individual MLS record start date | 01032021 |
| 50-57 | Individual MLS record end date | 30062021 |
| 58-58 | Type of policy | C |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

## 8.15 Single person, policy dates back prior to 24 May 2000, high excess

As at 30 June 2019, Lynda Cemart is a single 45 year old. Lynda has a 2018-19 financial year income for MLS purposes that puts her into Income Tier 2 territory.

Lynda has had the same health insurance policy with ABC Health since January 2000. When she took the policy out, she figured she was very healthy and unlikely to need hospital treatment, so opted for a large excess, of $760. Lynda’s policy cost is $3,000 for the 2018-19 financial year and she paid that amount in one lump sum, in July 2018.

Prior to the 1 April 2019, Lynda’s health insurance policy satisfied the requirements per the definition for ‘private patient hospital cover’, and therefore Lynda was not subject to the ATO imposing a Medicare Levy Surcharge when her income tax assessment was processed. This was important as Lynda has a relatively high salary (Tier 2) and would have had a Medicare Levy Surcharge imposed on her recent income tax assessments had she not been covered by an insurance policy that satisfied the requirements per the definition of ‘private patient hospital cover’.

The definition of ‘private patient hospital cover’ changed from 1 April 2019 and the new definition applies to the last three months of the 2018-19 financial year and subsequent financial years, such that a policy will no longer satisfy the definition of ‘private patient hospital cover’ if the policy covers only one person and the excess is more than $750. As such, while Lynda’s policy is still regarded as a ‘complying health insurance policy’ for private health insurance rebate purposes, it doesn’t satisfy the requirements per the definition of ‘private patient hospital cover’ from 1 April 2019. (As the definition of ‘private patient hospital cover’ changed from 1 April 2019, Lynda’s policy still met the definition up to and including 31 March 2019 – so she’ll have MLS cover up until then.)

When Lynda comes to lodge her 2018-19 income tax return, although private health insurance details are populated in the ATO’s pre-fill service, she wants to reconcile the ATO figures with information from ABC Health. She knows ABC Health are no longer obliged to send her a statement, so she logs into her online account with ABC Health and downloads a statement. Lynda sees that ABC Health has not populated the “*Number of days this policy provides an appropriate level of private patient hospital cover*” field with 365 as the number of days. Lynda calls ABC Health and is told she was sent a letter in January 2019 advising her current policy wouldn’t cover her against the Medicare Levy Surcharge from 1 April 2019 and offering her alternate policies. Lynda recalls getting the letter but she didn’t follow up with ABC Health at the time.

Lynda updates her policy from 1 July 2019, and now realises the effect the updated definition of ‘private patient hospital cover’ will have on her 2018-19 financial year income tax assessment – that is, the ATO will impose a (pro-rated) Medicare Levy Surcharge. However, she’ll still be entitled to a private health insurance rebate as her cover still satisfied the complying health insurance policy definition. (Her rebate percentage for 2018-19 will be 8.471% as she is under 65 and has a Tier 2 income.)

A summary of Lynda’s financials for the 2018-19 financial year with ABC Health is as follows:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date fund received payment** | **Period of cover provided by payment**  **(Premium Period)** | **No. of days in Premium Period** | **Your premiums paid in the financial year** | **Your Australian Government rebate received** | **Your premiums eligible for Australian Government rebate** | **PHIIB/s** |
| 4 Jul 21 | 1 Jul 21 to 30 Jun 22 | 365 | $3,000 | $0.00 | $3,000 | Lynda |
| **Totals** | | **365** | **$3,000** | **$0.00** | **$3,000** |  |

**PHI statement**

Sending an end of year information statement need only be done if requested to do so from 1 April 2019. Lynda didn’t call ABC Health, but was able to log in to her ABC Health account and download a statement - it contained the following information:

**Private Health Insurance Statement 1 July 2018 to 30 June 2019** – Lynda Cemart

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Health Insurer ID** | | **Membership Number** | | **Your premiums eligible for Australian Government rebate**  **$** | | **Your Australian Government rebate received**  **$** | | **Benefit code** | | **Other adult beneficiaries** |
| B | ABC | C | 12000LC | J | 3,000 | K | 0 | L | 30 |  |

|  |  |  |
| --- | --- | --- |
| **Number of days this policy provides an appropriate level of private patient hospital cover** | A | 274 |

**Reporting to ATO**

ABC Health includes Lynda’s details in their 2021–22 annual report to the ATO. The following information is provided:

**Individual identity data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | MBRNTITY |
| 12-14 | Fund identity code | ABC |
| 15-29 | Policy membership number | 12000LC |
| 30-44 | Unique personal identifier | LCEMART2000 |
| 45-74 | Individual surname or family name | CEMART |
| 75-89 | Individual first given name | LYNDA |
| 90-104 | Individual second given name | HOLLY |
| 105-134 | Previous individual surname or family name |  |
| 135-142 | Individual date of birth | 25031974 |
| 143-180 | Individual address line 1 | 58 SURF RD |
| 181-218 | Individual address line 2 |  |
| 219-245 | Individual address suburb, town or locality | AIRLIE BEACH |
| 246-248 | Individual address state or territory | QLD |
| 249-252 | Individual address postcode | 4802 |
| 253-272 | Individual address country |  |
| 273-310 | Previous individual address line 1 |  |
| 311-348 | Previous individual address line 2 |  |
| 349-375 | Previous individual address suburb, town or locality |  |
| 376-378 | Previous individual address state or territory |  |
| 379-382 | Previous individual address postcode | 0000 |
| 383-402 | Previous individual address country |  |
| 403-478 | Individual email address |  |
| 479-493 | Individual mobile phone number | 0400 000 001 |
| 494-508 | Individual contact phone number |  |
| 509-750 | Filler |  |

**Individual statement data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVSTM |
| 12-26 | Policy membership number | 12000LC |
| 27-41 | Unique personal identifier | LCEMART2000 |
| 42-42 | Policy role | A |
| 43-57 | Unique personal identifier of other PHIIB 1 |  |
| 58-72 | Unique personal identifier of other PHIIB 2 |  |
| 73-87 | Unique personal identifier of other PHIIB 3 |  |
| 88-102 | Unique personal identifier of other PHIIB 4 |  |
| 103-104 | Number of other additional PHIIBs | 00 |
| 105-112 | Your premiums paid in the financial year | 00003000 |
| 113-120 | Your Australian Government rebate received | 00000000 |
| 121-128 | Your premiums eligible for Australian Government rebate | 00003000 |
| 129-130 | Benefit code | 30 |
| 131-750 | Filler |  |

**Individual MLS data record**

|  |  |  |
| --- | --- | --- |
| **Character position** | **Field name** | **Contents** |
| 1-3 | Record length | 750 |
| 4-11 | Record identifier | INDIVMLS |
| 12-26 | Policy membership number | 12000LC |
| 27-41 | Unique personal identifier | LCEMART2000 |
| 42-49 | Individual MLS record start date | 01072021 |
| 50-57 | Individual MLS record end date | 31032022 |
| 58-58 | Type of policy | S |
| 59-59 | Policy role | A |
| 60-750 | Filler |  |

1. If Sam and Sarina had already lodged and declared the incorrect Benefit code, they would need to lodge amendment requests to have the Benefit code updated. Otherwise, if they were yet to lodge their tax return, they would need to use the updated Benefit code when completing their PHI details in their respective tax returns. [↑](#footnote-ref-2)
2. If Sam and Sarina had already lodged and declared the incorrect PHI details in their respective tax returns, they would need to lodge amendment requests to have the Premiums eligible amount and Benefit code updated. Otherwise, if they were yet to lodge their tax return, they would need to use the updated PHI details on their revised statements when completing the PHI details in their respective tax returns. [↑](#footnote-ref-3)