

MEDIA RELEASE

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Private health insurance hike is no joke

Queensland doctors have again called for private health system reform, as the 1 April health insurance premium increase approaches.

AMA Queensland President Dr Nick Yim said the federal government had approved an average 4.41% hike for the 15 million Australians with private health cover.

“For many Australians, April Fool’s Day will come with a cost-of-living jump that is no joke,” Dr Yim said.

“Families, singles and couples will all have to make decisions on whether they can keep up with the cost of private health insurance, and we know from history many decide it’s just too much.

“This will put added pressure on our public hospitals, which are already strained and dealing with long waiting lists for planned surgery.”

Dr Yim said Queensland’s health system is an example of where a strong private hospital sector boosts workforce attraction and retention, by allowing senior clinicians to undertake a combination of public and private work.

“We are seeing private hospitals entering voluntary administration followed by liquidation as the model becomes increasingly unviable,” he said.

“Patients are being denied continuity of care and doctors a stable and diverse career in which to develop skills, innovate and thrive.

“When premiums rise, and more patients drop or reduce their cover, it only intensifies this vicious cycle.”

Dr Yim said it was time for the federal government to create an independent body to ensure premium increases are fair and deliver value for money.

“When consumers feel their private health insurance is not worth it, the appeal of saving those monthly fees grows.

“We need transparency and accountability that an independent authority could provide.”

Dr Yim said with days left until the 4.41% hike, customers should shop around to ensure they’re getting the best possible deal.

“Even calling your current provider to see what options are available to you can result in savings,” he said.

“Don’t unilaterally drop your cover without assessing what is best for your current health concerns, and potential future needs.

“We also urge patients to carefully check any exclusions that may apply to any new policy.”

AMA Queensland’s Workforce Action Plan and 2026-27 Pre-Budget Submission both highlight the importance of private sector health system reform.