



SENIORS CALL FOR PRIVATE HEALTH REVIEW AS PREMIUMS RISE APRIL 1ST

“Seniors are stretched to their limit trying to hold onto Private Health Insurance”

27 February 2025

The announcement that health insurance premiums will increase by 3.73% on average from April 1st has compelled National Seniors Australia (NSA) to again call for a full review of the private health system and an increase to the Private Health Insurance (PHI) Rebate for low-income earners as priorities for the 2025 federal election.

NSA CEO Mr Chris Grice said rising PHI premiums significantly impact older people. Many develop health conditions but experience reduced income as they move from work to retirement. This means affordability is paramount.

“[NSA research](#) shows Private health insurance is the second biggest concern for seniors, behind cost of living. While most people need private health, rising premiums and out-of-pocket costs significantly undermine its value. As insurers and specialists point the finger at each other – seniors are left caught in the crossfire,” Mr Grice said.

“Concerns about the value of private health interventions have prompted NSA, in our Federal Election Priorities, to call on candidates to support [an in-depth independent inquiry into the private health system](#).

“Despite several reviews, nothing has changed. Private health insurance holders continue to face premium increases, product limitations, and rising out-of-pocket costs.

“Our research shows older people who are single, on the Age Pension or with limited savings are less likely to hold health insurance. While older people support private health insurance, many keep it begrudgingly. The risk for government is older people drop their insurance, placing pressure on the public system. It’s time for an independent review of private health to make healthcare more accessible and affordable for older Australians.

“NSA is also calling for [an increase in the Private Health Insurance Rebate for people on lower incomes](#) to help maintain cover, and avoid being forced into the public health system.

“Our research shows 68% of older people have gone without or hesitated to access essential healthcare because of cost.

“To help manage costs, people sadly put up with pain and illness, stretch out the time between appointments or prescriptions, go without one medicine to pay for another, and wait for the condition to worsen to warrant transport and hospitalisation, because it’s free.

“This can lead to all kinds of health and wellbeing issues including untreated problems, undiagnosed conditions, worsening symptoms, and mental health impacts.

“The announced increase reinforces the need for NSA’s recommendations and highlights the fragility of a broken health system and the need to focus on productivity and efficiency moving forward.”

To view NSA’s *Older People’s Experiences of Healthcare Affordability & Accessibility Report* please visit [here](#)

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