National Seniors AUSTRALIA

MEDIA RELEASE

Older Australians urged to make their voices heard as PHI rebate cut looms

16 November 2026

National Seniors Australia (NSA) is warning older Australians, “don’t assume the cut to the higher Private Health Insurance (PHI) Rebate has been defeated”, with legislation capable of passing parliament from November 23.

NSA Chief Executive Officer Chris Grice said the fate of the rebate now rests in the hands of the Senate, which will determine if it is defeated outright or if a compromise is struck to allow the bill to proceed.

"Although the legislation to reduce the higher rebate was thrown out of the Senate in October, the bill is not dead. The proposal could still become law if a deal is reached with the Greens in the Senate," Mr Grice said.

"The Greens are the key decision makers in this debate and have the power to stop this legislation. Older Australians should respectfully make their voices heard directly with the Greens."

The higher rebate plays an important role in making private health care an attractive option for older Australians, helping them to access and pay for timely health care interventions when they need them most.

"Older Australians are already facing increasing premiums, growing out-of-pocket medical expenses and ongoing cost-of-living pressures. Reducing government support for Private Health Insurance when healthcare costs are rising sends the wrong message and risks pushing more people into an already stressed public system,” Mr Grice said.

"The next sitting week could determine whether older Australians face higher health insurance costs in the future. If the bill is passed, older Australians will face both this and regular premium increases on April 1.

"This issue is far from settled. Importantly, there is still time for this legislation to be stopped.”

NSA survey shows likely impact on seniors

NSA surveys suggest the government has grossly underestimated the impact of the cut with pensioners, part-pensioners, and self-funded retirees likely to either downgrade or drop their cover should the cut go ahead.

In the survey, participants were asked their most likely response to a premium increase on 1 April 2027 due to the higher rebate being cut (not including annual premium increases).

- **15.6%** of all respondents said they would **drop PHI** (20.5% of pensioners; 13.7% self-funded)
- **16.6%** of all respondents said they would **downgrade their PHI** (19.5% of pensioners; 16.3% self-funded)

**The National Seniors Australia survey asked participants to use the NSA rebate estimator* so they accurately *knew what the increase would be before completing the survey question about their intentions.*

Media enquiries please call Anna Townend 0488 047 380

Suite 19A, 160 Ann St Brisbane QLD 4000
GPO Box 1450 Brisbane QLD 4001
P 07 3233 9100 F 07 3211 9339
E general@nationalseniors.com.au
nationalseniors.com.au
National Seniors Australia Limited ABN 89 050 523 003