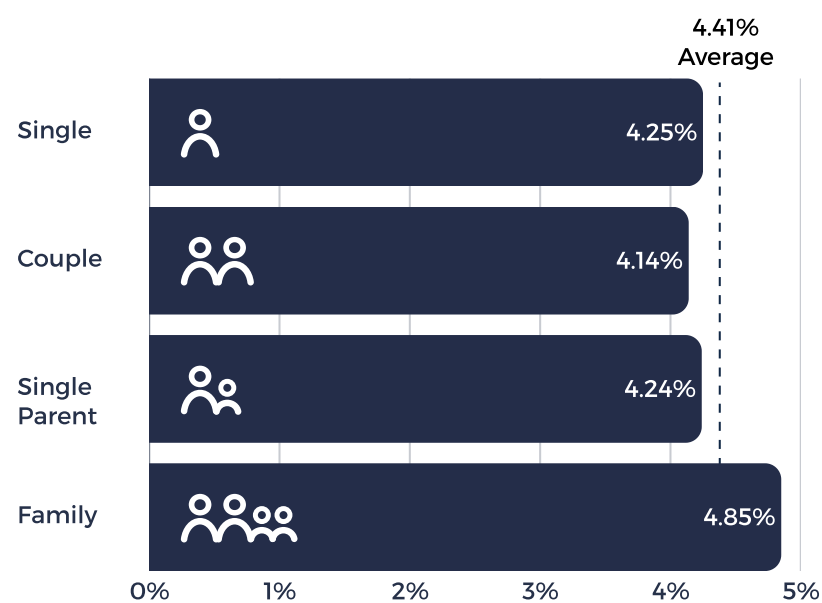


Health Insurance Premium Increase Annual Report 2026

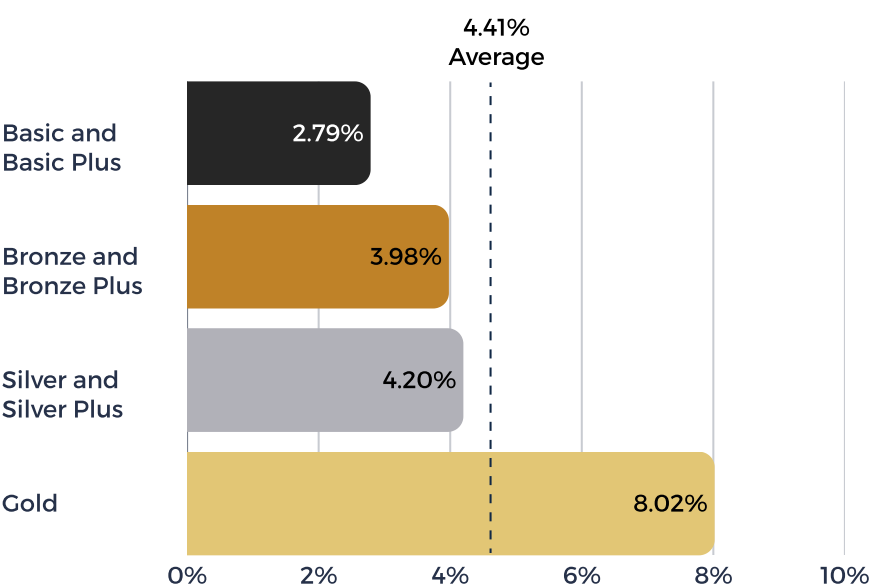
In February 2026 the Australian government approved an average health insurance premium increase of 4.41% effective 1 April – the highest increase in 9 years. But that number only tells part of the story, with many Australian policyholders hit with much higher increases. In this report, healthslips.com.au has used its comprehensive industry data and crunched the numbers to show who was worst affected by the increases, broken down by Hospital Cover tier, family status, state and territory.

Premium increase by family status



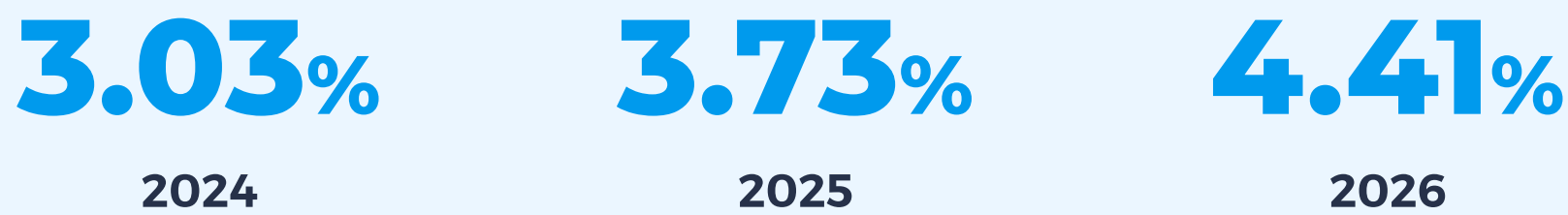
Households with children experienced higher premium increases than households without. Family policies rose much higher than Single and Couple policies, putting the squeeze on Australian households in the current cost-of-living crisis.

Premium increase by tier



Those on the highest level of cover faced the largest premium increases, with Gold policies increasing an average of 8.02%.

Average premium increase

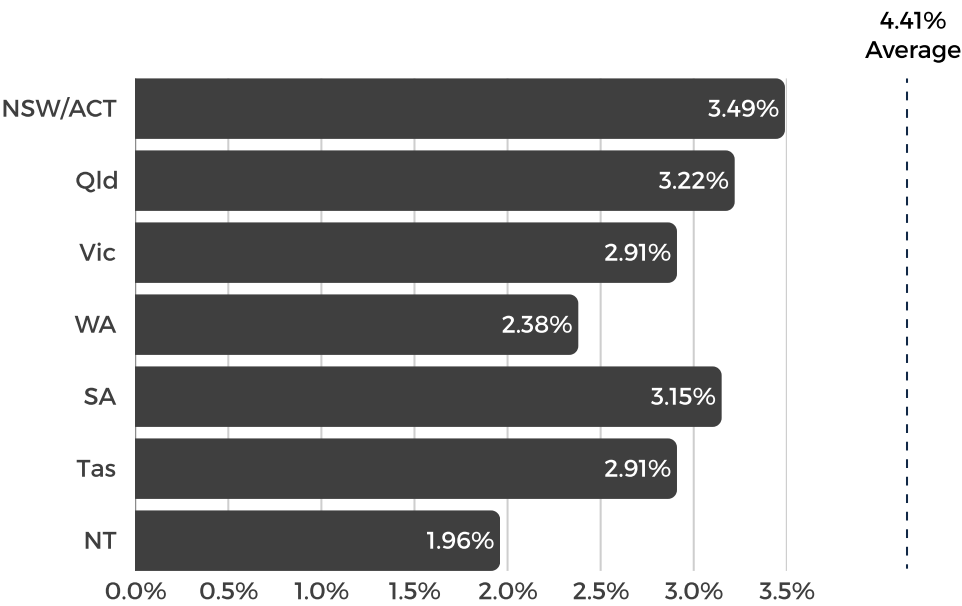


About this report

This report was compiled by health insurance information and comparison site healthslips.com.au, using Australian government data comparing premiums of Hospital Cover policies on 1 April 2025 to 1 April 2026, excluding closed policies. Please direct questions about this report or requests for media comment to: sophie.bartho@healthslips.com.au.

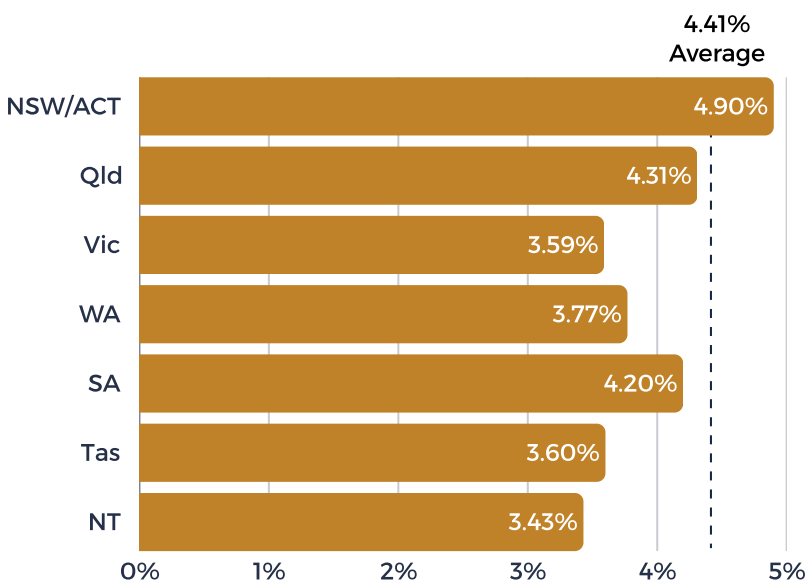
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Basic and Basic Plus



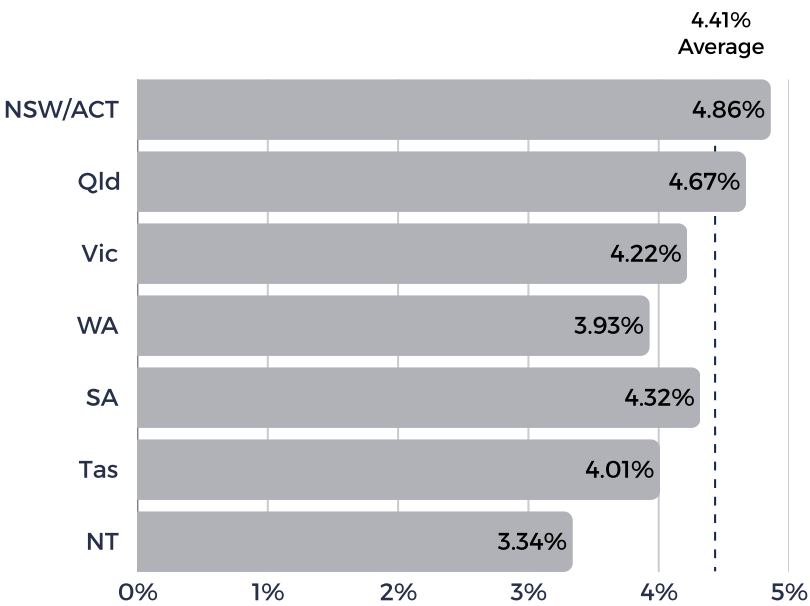
At the lowest level of Hospital cover (Basic and Basic Plus), policyholders in the NT and Western Australia had the lowest premium increases, while New South Wales, the ACT, Queensland and South Australia all had the largest increases in Basic and Basic Plus policies.

Bronze and Bronze Plus



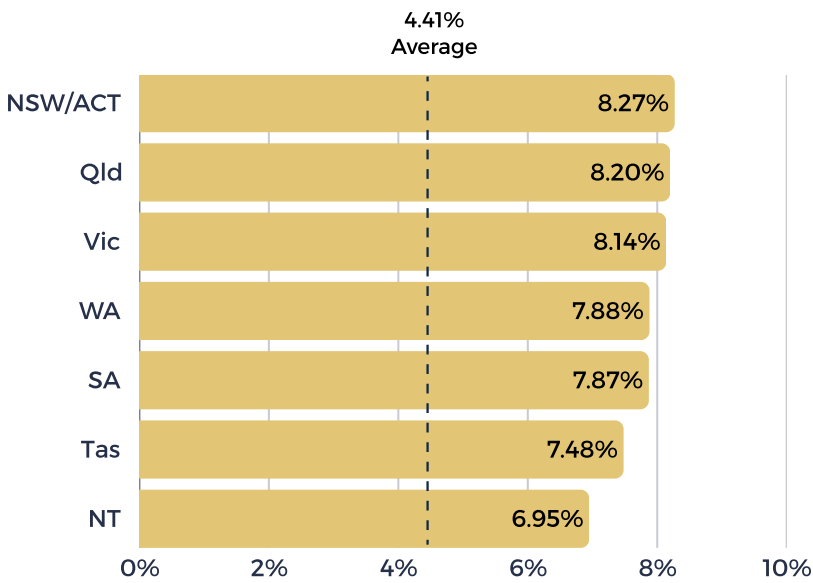
Australians holding Bronze or Bronze Plus policies had increases well over 4% in New South Wales, the ACT, Queensland and South Australia.

Silver and Silver Plus



People with Silver or Silver Plus policies – including those that cover joint replacements – are paying more in New South Wales, the ACT, Queensland, Victoria and South Australia.

Gold policies



Gold policyholders in New South Wales, the ACT, Queensland and Victoria are all paying higher average premiums than other states and territories. All Gold policy holders are now paying well above the 4.41% average increase.