



Private Healthcare Australia
Better Cover. Better Access. Better Care.



**Submission to the Senate Economics Legislation Committee
Inquiry into the Digital ID Bill 2023 and the Digital ID
(Transitional and Consequential Provisions) Bill 2023**

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About Private Healthcare Australia

Private Healthcare Australia (PHA) is the Australian private health insurance industry's peak representative body. We have 21 registered health funds throughout Australia as members and collectively represent 98% of people covered by private health insurance. PHA member funds provide healthcare benefits for over 14.2 million Australians.

Response

PHA welcomes the opportunity to make a submission to the Senate Economics Legislation Committee Inquiry into the Digital ID Bill 2023 and the Digital ID (Transitional and Consequential Provisions) Bill 2023 (the Bills).

PHA supports the intent of these Bills. Australian health insurers are constantly striving to provide high quality data management to their customers. Health insurers agree that promoting trust in digital ID services, including by ensuring less data is shared and stored, and in a more secure way, will facilitate economic benefits for, and reduce burdens on, the Australian economy.

For this reason, the Bills and the Rules should give private health insurers the ability to verify an individual's identity via the Australian Government Digital ID System (AGDIS) because this may reduce fraud and privacy incidents in the private health insurance industry.

Secondly, the Bills and the Rules should allow information about Australians' history of movement between health insurers (transfer certificates) and the length of time they have maintained health insurance for, to be attached to Digital IDs hosted by an Attribute Provider such as the Australian Taxation Office or Services Australia.

The private health insurance industry currently relies on private enterprises and individuals to keep these records. Allowing this information to be attached to the Digital ID would assist accurate Lifetime Health Cover calculations; improve access to private health insurance; and reduce pressure on insurers to keep members' records for extended periods after they have left to support a customer's Lifetime Health Cover calculations with other insurers if they return to health insurance membership. Adopting this recommendation would be consistent with the Bills' intent for the Digital ID to reduce the amount of information organisations store about Australians.