

# Common claims from children

## Most expensive surgical claims by age band

### 0-4 years

#### GIRLS

Tympanoplasty (surgery on the eardrum) \$9,000  
Cochlear implant surgery \$9,000  
Ear canal surgery \$8,000

#### BOYS

Urethroplasty (repair of urethra) \$15,000  
Multiple procedure \$13,000  
Parotidectomy (removal of salivary gland) \$13,000

### 5-9 years

#### GIRLS

Pyeloplasty (correction of a blockage between the kidney and ureter) \$16,000  
Nephrectomy (kidney removal) \$11,000  
Repair recurrent dislocating patella \$10,000

#### BOYS

Removal of lesions \$22,000  
Septoplasty \$12,000  
Hind foot correction \$11,000

### 10-14 years

#### GIRLS

Dislocation vs Arthroscopy \$28,000  
EP Diag + Radiofreq Ablation \$23,000  
Endoscopic sinus surgery \$20,000

#### BOYS

EP Diag + Radiofreq Ablation \$28,000  
Endoscopic sinus surgery \$18,000  
Hind foot correction \$14,000

### 15-20 years

#### GIRLS

Small bowel resection \$33,000  
Colectomy (colon surgery) \$30,000  
Nephrectomy \$30,000

#### BOYS

Spinal fusion \$38,000  
EP Diag + Radiofreq Ablation \$28,000  
Dislocation vs Arthroscopy \$26,000

### Southern Cross' top claims for those under 20 years in 2013 were:

Spinal fusion \$38,000  
Small bowel resection \$33,000  
Colectomy \$30,000

As New Zealand's largest funder of private procedures, Southern Cross holds an enormous volume of information on conditions claimed for at various life stages.

Sharing this claims data with parents gives them the knowledge to make informed decisions on health insurance, based on the medical claims they are most likely to make.

### Top procedures for under 20 years by volume 2013

1. Tonsillectomy
2. Removal of teeth
3. Doctor's consultation

In 2013 Southern Cross paid over 260,000 claims for its members aged under 20

The majority of these were for medical consultations

The annual cost of a policy for a child (0-21 years) on our most popular plan, **Wellbeing Two**, is approximately **\$300**. Third and subsequent child on any Southern Cross policies are free

Southern Cross is New Zealand's largest health insurer

As a not-for-profit Southern Cross paid out **90.4 cents for every dollar of premium**



# Most expensive children's surgical claims by region

