

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

