



Our ref: AA1000487
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Dear Interested Party,

Private Healthcare Australia Limited's (PHA) application for authorisation – AA1000487 – final determination

The Australian Competition and Consumer Commission (**ACCC**) has issued its final determination in respect of the application for authorisation lodged by PHA on 1 April 2020. PHA sought authorisation on behalf of itself, its members, and Members Health Fund Alliance and its members to make, and give effect to, arrangements, and to discuss and share information with each other in relation to private health insurance coverage during the COVID-19 pandemic.

A copy of PHA's application is available on the [ACCC's public register](#).

Final determination

A copy of the ACCC's final determination and summary of its reasons is attached. For the reasons set out in its final determination, the ACCC has decided to grant authorisation until 31 March 2021. Authorisation is subject to conditions that allow the ACCC to monitor the authorised conduct.

A copy of the final determination is also available on the [ACCC's public register](#).

Application for review

Pursuant to section 101 of the *Competition and Consumer Act 2010*, a person dissatisfied with this determination may apply to the Australian Competition Tribunal for its review. An application for review must be made within 21 days of the date of this determination; that is, on or before 8 October 2020. If no application to review is lodged by this date, the ACCC's determination will come into effect on 9 October 2020.

An application for review of the ACCC's determination should be lodged directly with the Australian Competition Tribunal. The Australian Competition Tribunal is a separate body from the ACCC and is located within the Federal Court of Australia.

For further information about the process involved in reviewing decisions in the Australian Competition Tribunal, please refer to the [Tribunal's website](#).

If you wish to discuss any aspect of this matter please contact Ellie Dwyer on 03 9290 1874 or by email adjudication@acc.gov.au.

Yours sincerely



Mandy Bendelstein
Assistant Director
Adjudication Branch