

# Public and private healthcare in New Zealand



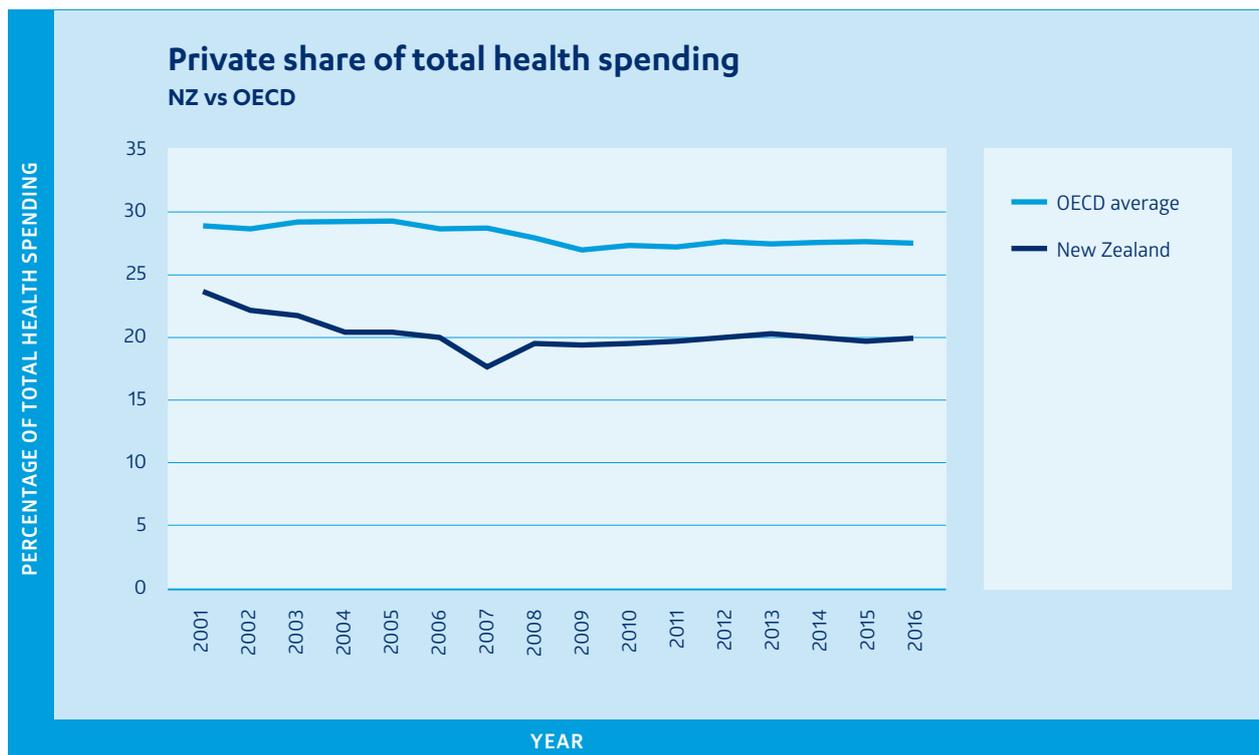
In New Zealand, like most countries, healthcare is a mixture of public and private funding and provision. We are slightly more dependent on public financing (at 80 percent of healthcare costs) than the OECD average.

The New Zealand public system does a good job in providing access to treatment for serious illness and emergencies. However, for non-urgent health conditions there are often delays in accessing treatment. Non-urgent treatments include hip and knee replacements, cardiac procedures, colonoscopies and cataract removals. However, going without treatment for these conditions can have a huge impact on a person's quality of life.

Further, these treatment delays are likely to get worse over the next decade, as demand for medical treatment is rising faster than the country's ability to fund it through taxes. This means New Zealanders will either have to pay for their own non-urgent healthcare costs or wait longer for treatment in the public system.

Health insurance offers people the peace of mind that treatment can be obtained in a timely manner and that all or most of their future treatment costs will be covered.

Health insurance makes an enormous contribution towards the health and well-being of New Zealanders, funding around half of all elective surgery. In 2016–17, health insurers funded over \$1.1 billion in healthcare treatment costs.



Source: Ministry Of Health; OECD

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