



## **SYNOPSIS**

### **Health insurance premiums for seniors** *Robert Cole*

Key words: health insurance, premiums, affordability, Human Rights Act, age banded, community rating

There are currently various approaches to pricing health insurance for seniors. All health insurers in New Zealand use age as a rating factor, but at older ages some insurers use age banding and others use community rating. Both approaches are allowed under the Human Rights Act.

There are advantages and disadvantages of the approaches taken, and a number of these considerations are discussed in the paper.