Name: _____

CORE 1: HSC Extended Response Practice

18/2/10

Q: Explain why a person would choose to take out private health insurance.

(5 marks)

Mark	Marking Guidelines
5	• Explains using a variety of reasons, why a person would choose to take out private health insurance
3-4	• Explains using couple of reasons, why a person would choose to take out private health insurance AND/OR ▪ Outlines a variety of reasons why a person would choose to take out private health insurance
1-2	• Outlines some reasons why a person would choose to take out private health insurance AND/OR • Provides some information related to health care only and/or health promotion expenditures

Reasons: Own doctor, hospital, room with NO waiting. Peace of mind. Prone to injury/accident. Ambulance. Ancillary cover (extras like physiotherapy, chiropractor, prescription glasses). 30% rebate, Lifetime cover (2% higher premiums for every year over 30 until you join private health cover), 1% extra tax if earn over $75000 or couple over $150000.
Better answers will relate cause and effect (EXPLAIN) for some of the above reasons.

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Name: _____

Name: _____

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