The calculation of your MyHealthCounts discount percentage

The platform will generate one or more Q Scores based on the health risk assessments you complete. Each Q Score is a score out of 100.

Your renewal discount percentage is determined by:

(i) the number of actions you complete, as set out in your dashboard Actions List; and

(ii) the Q Score generated from each health risk assessment that you complete.

Up to 15% discount is available.

Your discount percentage could be between 0 and 15% depending on your Q Scores and completion of other actions.

Even where you qualify for a discount, you may still receive an increase in your renewal premium because of other general insurance factors that can affect the price of your health insurance. If this is the case, your discount will result in a smaller increase than would otherwise have been applied.

Calculating the Q Score if your current policy year commenced on or before 13/07/2025

You can complete one health risk assessment, which looks at multiple health risk factors. Your personal risk factors for cardiovascular disease are each given an individual risk score based on the information you provide. The risk scores are then added together, and this total is deducted from the maximum Q Score of 100.

The higher the resulting Q Score, the lower your personal risk of developing cardiovascular disease in the future.

If your policy commenced in this period, you would only carry out one assessment.

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Calculating the Q Scores if your current policy year commenced after 14/07/2025

You can complete up to five individual health risk assessments. These health risk assessments relate to cardiovascular disease, lung conditions, type 2 diabetes, cancer, and dementia.

Your personal risk factors for the condition in each assessment are each given an individual risk score based on the information you provide. The risk scores are then multiplied together to provide an overall risk score for the condition which is then converted into a Q score between 1 and 100.

The higher the resulting Q Score, the lower your personal risk of developing that condition in the future.

How is your Q Score used

The higher your Q Score is, the higher the discount percentage you can receive. The lower your Q Score is, the lower discount percentage you can achieve.

Your current policy year commenced on or before 13/07/2025

Your Q Score will determine the level of your discount.

Your current policy year commenced after 14/07/2025

Up to 10% of your overall potential discount will be based on the Q Score results you generate for cardiovascular, lung, diabetes, and cancer health risk assessments.

The dementia Q Score will not be taken into account when calculating your discount.

The remaining 5% of your overall potential discount will be awarded based on completion of other actions as set out in your dashboard Action List. These actions could include completing the dementia assessment, connecting to a health or fitness app, or tracking a goal.

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