

**Analysis of Changes in Industry REF Community Rate
from 2004 to 2005**

		Monthly amount	Percentage Increase
Industry REF Community Rate 2004		180.69	
Technical adjustment	Use of single REF Grid to obtain rate and rounding to highest five cents	1.81	1.0%
Price Changes	Effect of inflation and revised costings for maternity and HIV/AIDS	5.35	3.0%
Conditions	New costing and prevalence of Haemophilia	0.26	0.1%
Prevalence Changes	Effect of increase in HIV/AIDS prevalence due to expected progression of the epidemic	5.79	3.2%
Industry REF Community Rate 2005		193.90	7.3%

Risk Equalisation Technical Advisory Panel

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