

Complaints Handling Policy (for Members)

Version: June 2018
Endorsed by the Board: 21st June 2018

1. Purpose

This document outlines NHBA's policy for the process of resolving complaints. The purpose of this policy is to:

- i. increase the satisfaction of contributors, consumers and third parties who deal with NHBA;
- ii. be transparent and protect contributors' rights, including their right to make comments and complaints;
- iii. ensure we are efficient, fair and easy to contact for dealing with complaints;
- iv. provide accurate, timely and relevant information about complaints and how they are being handled; and
- v. continue to improve our products and services by monitoring and reporting on all complaints

By using this Policy, NHBA acts in accordance with:

- i. Private Health Insurance Act 2007
- ii. Australia's anti-discrimination laws
- iii. Competition & Consumers Act 2010
- iv. Privacy Act 1988 & the Australian Privacy Principles
- v. International Standard AS/NZS 10002:2014 Customer Satisfaction – Guidelines for Complaint Management in Organisations
- vi. The Private Health Insurance Code of Conduct
- vii. NSW Health Records Act
- viii. Any other relevant legislation/regulation

2. Scope

2.1 This policy applies to all employees or contract employees of NHBA, including senior management and the Board of Directors, and to all problems, grievances and disputes received from contributors.

3. Guiding principles

3.1 *People Focus*

We're committed to a quick and fair resolution of all complaints. Complaints provide an opportunity to improve our products, services and processes and all staff recognise a complainant's right to make a comment or complaint. With this in mind, staff will actively ask for feedback when talking to contributors, agents and other parties.

Contributors making a complaint will be actively involved in the complaints process, and treated with respect at all times.

3.2 *No Detriment to Complainant*

NHBA will take all reasonable steps to ensure that complainants are not adversely affected because of a complaint made by them or on their behalf.

3.3 *Visibility and Transparency*

Our policy for handling complaints will be displayed clearly in printed material (like brochures and cover descriptions), on our website.

3.4 Accessibility

Any person or group making a complaint will be able to contact all levels of staff at NHBA, subject to following due process as described below.

Complaints can be made in any way that the contributor is comfortable with as follows:

- a. by phone to 1800 148 626
- b. by fax to 1300 673 406
- c. by email to info@onemedifund.com.au
- d. by letter to Locked Bag 25, Wollongong DC NSW 2500; or
- e. face to face at our Wollongong offices

Complaints to NHBA are classified as:

- *Complaint* - any expression of dissatisfaction with a product or service that is offered or provided. A complaint will be classified into Level 1, 2 or 3 as noted below for recording and reporting purposes.
- *Complaint - Level 1 (grievance)* - complainant contacts the fund and expresses concern about any aspect of their contributorship, however no specific action is needed as the fund rules/policy have been applied correctly. The contributor is advised of the fund rules/policy and is accepting of the explanation.
- *Complaint - Level 2 (problem)* – complainant contacts the fund and expresses concern about any aspect of their contributorship and is not satisfied with the explanation. This requires further action by a staff contributor or referral to a team leader/manager. A resolution will usually be found at this point and put into place.
- *Complaint - Level 3 (dispute)* – complainant contacts the fund and expresses concern about any aspect of their contributorship and is not satisfied with the explanation by a staff contributor or a manager. This needs to be referred to the CEO.

A complainant will begin their contact with a Customer Service Consultant (CSC) either by phone, email, through our Online Contributor Services, post, fax or face-to-face, and our CSC will do their best to resolve the complaint straight away.

If they aren't able to resolve the complaint, they will refer it to the Customer Service Team Manager and, if necessary, it will be escalated to the Customer Advocacy Manager or the Service Delivery Manager. Any unresolved complaints will be further reviewed by the Head of Customer Service and Marketing, and finally the Chief Executive.

If this does not resolve the matter, the complainant will be made aware of their right to take their complaint to the Private Health Insurance Ombudsman:

Private Health Insurance Ombudsman
Telephone – 1300 737 299
Email – phio.info@ombudsman.gov.au
Internet – www.privatehealth.gov.au

We recognise the diversity of our contributorship and aim to resolve complaints in a way that meets the needs of each individual's needs. If specialist services are needed (like language or interpreting services), we will provide them to make sure that the complaint is resolved in a way that satisfies all parties.

3.5 No charges

NHBA will not charge a fee to a contributor who lodges a complaint.

3.6 Responsiveness and Communication

We will respond quickly to all complaints:

- i. We will acknowledge receipt of the complaint within 2 days;
- ii. We will keep the contributor informed and provide a progress report of the complaint each 7 days until resolved (or at another time if agreed to by both parties). The contributor will be provided with access to this and other NHBA policies that are relevant to their complaint;
- iii. We will notify the complainant or the complainant's representative of the outcome and the reasons for the outcome upon resolution.

All employees at NHBA are responsible for handling complaints effectively. The employee who first receives the complaint has the authority to resolve it (subject to our Delegations Policy), and will keep the complainant updated throughout the process.

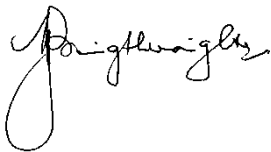
3.7 Objectivity, Fairness and Equity

Complaints will be dealt with objectively, without bias and in an equitable manner. NHBA's Complaint Management System continually tracks progress of the complaint and escalation to a more senior period if required.

3.8 Privacy and Disclosure

NHBA will ensure that personally identifiable information about a contributor is handled in accordance with the NHBA Privacy Policy and the Australian Privacy Principles.

AUTHORISED BY:



CHIEF EXECUTIVE
DATE: 21st June 2018

Version Control

Ver.	Date	Author	Distribution	Comments
1	March 2017	D. Cairney, D Vujic	Contributors	Minor updates as a result of the standard change
2	June 2018	D.Cairney, R.Leachterday	Contributors	Annual review – no changes