

ACA Health Benefits Fund (ACAHBF)

Complaints procedure and policy

This complaints procedure and policy is set out in a way which lets you choose if you want to read the whole document or just the parts that interest you. While we recommend that you read the entire document, we acknowledge that you may be interested in some parts only. Below is an index of the contents. The numbers are not paging numbers but numbers of the headings, which you will find in big bold print somewhere on the page.

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Definition of complaint

A complaint is when you let us know that you are unhappy with something about our product or service, and you want some specific result from your complaint. Because we need to contact you about the result, a complaint cannot be anonymous.

If you want to remain anonymous but want to let us know how you think we could do better, please send us your suggestions.

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What ACAHBF believes about complaints

- ACAHBF is keen to hear from you to be able to improve its service. This could be through feedback you give us or through a complaint you make. A complaint is an opportunity for the staff and management to find out about when you believe we are not doing well and use that information to improve the products and service we provide to our members.
- ACAHBF believes it should be accountable to the users of its products and services. We will accept anything as a complaint which members think is unfair or which makes them unhappy with the service provided.

- ACAHBF believes in fairness. All complainants will be dealt with fairly, equitably and with respect and dignity.
- Complainants and other people who provide information will not be disadvantaged in any way as a result of making a complaint. If you wish, we will discuss what we can do to make sure you are still comfortable using our products and services after you have made a complaint.
- If your complaint is about the action of a staff member or members, fairness requires that we get their version of what happened as well.
- All information provided will be kept confidential between you and ACAHBF. All documentation will be distributed within ACAHBF on a "need to know" basis only. ACAHBF will keep notes about your complaint for statistical and analytical purposes.
- ACAHBF will try to resolve complaints to the satisfaction of the complainant in the shortest time possible. All complaints received in writing either by mail, fax or email will be acknowledged in writing or email within 5 working days. This letter will also tell you how long we believe it will take to investigate your complaint, and what we will do.
- We will tell you the outcome of your complaint in writing, except for verbal complaints, which may be resolved with you immediately. If the complaint has not been resolved to your satisfaction, we will tell you how/ where you can take your complaint further.
- If you have problems writing or formulating your complaint, an advocate can support you. You can choose your own advocate (e.g. a friend or family member).

You can also ask us to help you (see below).

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If you need help with your complaint

If you have problems explaining what your complaint is about or writing down your complaint, we can arrange for one of our staff to sit with you and do this. If you want someone outside ACAHBF to assist you, we will try to help you find such a person.

You can have someone with you to support you in any discussions or meetings with us.

If you need an interpreter or translator, please let us know. We will assist you in arranging one at no cost to you.

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How and where to complain

You can complain by talking to us (face to face or over the phone), or in writing.

If you want to complain face to face or over the phone (9847 3390), you can talk to:

- Any of the ACAHBF staff
- The staff supervisor nominated as the Complaints Officer
- The Manager of ACAHBF

If you want to complain in writing, you can write to us at

Locked Bag 2014

Wahroonga NSW 2076

And mark it "Attention to"

- The Manager of ACAHBF, or
- The ACAHBF management committee

If you want to complain to someone outside ACAHBF, you can talk or write to

- The Private Health Insurance Ombudsman, Level 7, 362 Kent St. Sydney NSW 2000
- Free-phone number 1800 640 695 or fax 02 82358778
- Email info@phio.org.au

The Ombudsman's office may ask you whether you have attempted to resolve the conflict directly with the Fund.

When you make a complaint, it would be helpful if you said what you want as a result of your complaint. This could be a review of a decision not to pay a benefit, an apology, or a change in the way we do things.

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What happens with your complaint?

As soon as you make, or tell us you wish to make a complaint, ACAHBF will give you this "complaints procedure and policy" paper. Whatever way you choose, we will take some notes so we can later see what sort of complaints we got and how often. All information about your complaint is confidential to the person(s) who are dealing with the complaint.

5 a)

If you choose to complain verbally

If you *complain to a staff member*, there are two possibilities as to what can happen.

The first possibility is that it is a minor complaint, which can be resolved to your satisfaction there and then. If that is the case, the staff member will take a few notes as to what the complaint was. These notes will only be used so we can improve what we are doing.

- The second possibility is that your complaint cannot be resolved to your satisfaction there and then. This may be because you and the staff member tried, but you were not happy with the outcome, or because the staff member thought that they could not deal with the complaint. In this case the staff member will tell you what your further options are. The staff member may refer you to talk with the Complaints Officer, or you may want to make a written complaint to any of the options listed under heading 4 previously. If you have problems writing or formulating your complaint, an advocate can support you. You can choose your own advocate (e.g. a friend or family member).

If you are referred to the Complaints Officer or Manager, there are three options as to what can happen.

The first possibility is that your complaint can be resolved to your satisfaction there and then. If that is the case, the Complaints Officer or Manager will take a few notes as to what the complaint was. These notes will only be used so we can improve what we are doing. Your name does not have to be in the notes if you do not want that. If you do not want your complaint written down at all, you can say so, too.

The second option is that your complaint cannot be resolved immediately. This could be either because you are not happy with the outcome, or it is too complex, and that the complaints officer or manager needs to investigate some things. If you are not happy with the outcome, you can take your complaint to the committee of management or an outside agency (listed above).

If the complaints officer or manager needs to investigate some things, s/he will get an agreement with you about what s/he will do, and when s/he will get back to you. What has been agreed, and by when the complaints officer or manager will get back to you will be confirmed in writing within five working days. How long it will take to investigate will depend on how complex the circumstances are, but most complaints can be resolved in 2 to 3 weeks. If it takes longer, you will get regular updates. At the end of this process s/he will tell you the outcome of your complaint in writing.

The third option is that the complaints officer or manager believes that your complaint needs to go somewhere else, for example the committee of management, or an outside agency. S/he will tell you why and where you can take your complaint. These complaints usually have to be in writing. If you have problems writing or formulating your complaint, an advocate can support you. You can choose your own advocate (e.g. a friend or family member).

5b)

If you choose to complain in writing

If you complain in writing *to the Manager*, there are two options as to what may happen.

The first option is that the complaints officer or manager is able to deal with your complaint. S/he will send you a letter within 5 working days acknowledging your complaint and letting you know when she will get back to you. Most complaints can be resolved within 2 to 3 weeks, but if it takes longer you will receive weekly updates. At the end of this process we will tell you the outcome of your complaint in writing. If you are not happy with the outcome of your complaint, you can take it to the management committee or to the outside agency listed above.

The second option is that s/he cannot deal with your complaint. If that is the case s/he writes to you with the reasons why s/he cannot deal with your complaint and tell you where you can take it (usually the management committee or one of the agencies listed above).

If you complain in writing *to the committee of management*, there are two options as to what could happen.

The first option is that the committee of management is able to deal with your complaint. It will send you a letter within 5 working days acknowledging your complaint and letting you know when they will get back to you. Most complaints referred to the committee of management can be resolved within 3 to 5 weeks, but if it takes longer you will receive regular updates. If you are not happy with the outcome of your complaint, you can take it to the outside agency listed above.

The second option is that the committee of management cannot deal with your complaint. If that is the case they will write to you with the reasons why they cannot deal with your complaint and tell you where you can take it. (Usually the agency listed above).

ACAHSF wants to continuously improve their service. Getting suggestions and complaints from our members are important means for us to achieve that.