

Complaint Policy

January 2022

OUR COMMITMENT

Transport Health acknowledges that you have a right to complain about our products and services. As part of our vision to make health care affordable, understandable, high quality and customer-centric, Transport Health is committed to an open, accessible and effective complaint management system as guided by Australian Standard AS/NZS 10002:2014 (Standard).

COMPLAINTS AND FEEDBACK

Transport Health recognises that complaints and feedback provide opportunities to build knowledge and improve our products and services. This policy is intended to address complaints made to Transport Health. In accordance with the Standard, a complaint is defined as an expression of dissatisfaction to or about Transport Health, related to our products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. Occasionally we receive negative feedback in the form of opinions, comments and expressions of interest or concern about our products, services or interactions, which may not require a resolution or formal follow up. This policy does not apply to feedback of this nature unless we decide to manage it in the same way as a complaint in the circumstances.

GUIDING PRINCIPLES

In line with the Standard and Transport Health's responsibilities under the Private Health Insurance Code of Conduct, we are committed to the following guiding principles when handling complaints:

PEOPLE FOCUS

Transport Health's complaint handling process is intended to be fair and equitable to all parties. It allows for active involvement by complainants as far as practicable, permitting their views to be heard and taken into account in a balanced, respectful and meaningful way.

ACCESSIBLE, VISIBLE AND TRANSPARENT

This policy will be available on our website. If we discover that you require assistance or support during the process, we will adopt measures to accommodate the assistance and support you require so that you can meaningfully participate in the process. We do not charge a fee for making a complaint.

RESPONSIVE

We will acknowledge complaints promptly and respond in full in a reasonable timeframe taking into account the urgency of issues raised. We will communicate expected timeframes to you and inform you if we think there may be some delay.

OBJECTIVE, FAIR AND EQUITABLE

We will review each complaint in an objective and unbiased manner. We will take all reasonable steps to make sure that you are not adversely affected because a complaint was made by you or on your behalf. If a complainant's behaviour during the process is unreasonable, we will still endeavour to take all reasonable steps to address the valid issues raised in the complaint in a fair and ethical manner.

CONDUCT AND COMMUNICATION

We will be helpful, courteous and professional in all our dealings. We will explain the reasons for our decision and any remedy or resolution we consider fair and reasonable in the circumstances. We will provide contact details of the person co-ordinating the response so that you know whom to contact during the process.

ACCOUNTABILITY, LEARNING AND PREVENTION

There is clear accountability for our complaint management system. We monitor and report information about complaints to gain insight on areas for improvement and issues requiring deeper analysis to prevent recurrence. All staff undertake training on the importance of complaints to Transport Health and this policy. We undertake periodic reviews and audits of the complaint management system to assess our adherence to this policy, and to evaluate the overall effectiveness and suitability of our complaint management system.

HOW TO MAKE A COMPLAINT

A complaint may be made either verbally or in writing. You can lodge a complaint with us about health insurance in person, by telephone, mail or email. Our contact details appear below.

Call: 1300 806 808 (Mon-Fri: 8.30am-5pm AEST/AEDT)

Email: enquiries@transporthealth.com.au

Write: Member Care Team, PO BOX 545, Strawberry Hills NSW 2012

INFORMATION TO PROVIDE WITH YOUR COMPLAINT

It will assist us to consider your complaint efficiently if you provide us with as much relevant information as possible, including:

- a clear description of your concern, and what you believe caused it;
- whether your concern relates to a specific claim or interaction;
- your desired outcome; and
- any special arrangements you would like us to follow, such as how to contact you or any support needs which you may have.

OUR PROCESS

- We're committed to resolving complaints as quickly as possible. We will seek to resolve your complaint at the first point of contact when you make a complaint in person at a branch or by phone.
- If we are unable to resolve your complaint at first contact or the complaint is lodged via post or email, we will assign your complaint to a Resolution Officer.
- We will acknowledge receipt of your complaint promptly and no later than two business days from the date of receipt by Transport Health. We will typically do this by the same method that you used to contact us, or by telephone or in writing, depending on the complaint and your preferred method of contact. You can make enquiries about the status of your complaint via the details set out below.

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Email: enquiries@transporthealth.com.au

Write: Member Care Team, PO BOX 545, Strawberry Hills NSW 2012

- The Resolution Officer will ensure that issues are prioritised in accordance with their urgency, and are reviewed by the appropriate personnel to achieve an equitable and efficient resolution.

- We will generally seek to complete our review and communicate our response within five business days of receipt by Transport Health. However, if we require more information or time to complete our review, we will advise you of the reasons for this and the expected timeframe to resolve your complaint.
- If you are not satisfied with the outcome, you can request that your complaint be escalated internally. Upon receiving your request, we will contact you to confirm the review and timeframe, and arrange for an independent review.
- If you are still not satisfied with the outcome, then we will inform you about your right to contact the relevant Ombudsman.

OMBUDSMAN

An Ombudsman is an independent body formed to help resolve complaints and provide information. If you have lodged a complaint with us and are not satisfied with the outcome, you can contact the Private Health Insurance Commonwealth Ombudsman at:

Call: 1300 362 072 (option 4 for private health insurance)

Visit: ombudsman.gov.au Email: phio.info@ombudsman.gov.au

Online: ombudsman.gov.au/making-a-complaint

Write: Private Health Insurance Ombudsman, Commonwealth Ombudsman, GPO Box 442, Canberra ACT 2601

YOUR PRIVACY

Throughout the complaint process, we will protect your privacy and handle your personal information confidentially and in accordance with our Privacy Policy at TransportHealth.com.au/Privacy-Policy.

NEED FURTHER INFORMATION? For more information about our complaints handling process in general, please contact us via any of the options set out below.

UPDATING THIS POLICY We may review, amend or revise this policy from time to time. We will post the updated version on our website at transporthealth.com.au and its terms will take effect from the date of posting.