



BENEFIT ENTITLEMENT POLICY

1. PREFACE

To ensure prudent administration, risk management and governance Police Health maintains a register of Board of Director approved policies.

The Board of Directors, where appropriate, has approved policies to delegate their authority or provide guidance to appropriate employees.

These policies are reviewed regularly, but not later than the determined policy '*review date*'.

2. INTRODUCTION

This policy is to be used as a guideline for all employees when handling a request from an existing member on:

- i. details of the entitlement to benefits; and
- ii. specific information on benefits payable prior to treatment being undertaken.

3. DEFINITIONS

Board of Directors means those persons appointed as Directors of Police Health when meeting formally in relation its Corporate Governance.

Chief Executive Officer means the person appointed by the Board of Directors to give effect to the Board's decisions.

The Management Team means the Chief Executive Officer and persons under the direct leadership of the Chief Executive Officer.

4. POLICY

4.1 Commitment

Police Health understands and recognises the members' right to seek clarification to their benefit entitlements and specific information on benefits payable prior to treatment being undertaken. We are committed to improve the quality of our products, services and processes so that requests for this information are wherever possible available within printed material.

4.2 Assistance

Police Health recognises the diversity of our membership and endeavours to resolve a member's enquiry by appropriately addressing each individual's particular needs. We will engage specialist services appropriate to the individual to achieve a satisfactory response for all parties e.g. language or interpreting services.

4.3 Responsiveness

Police Health employees will in most instances have the training and authority to deal with the member's enquiry.

4.4 Data Collection

Police Health uses a comprehensive and integrated communication system for the collection of data. The communication system captures information about each interaction with members, dependants, providers and any other third parties. An employee will record in the communications register all benefit entitlement enquiries in accordance with Communications Register procedures and as a consequence data is collected and stored for subsequent reference when queries may arise.

4.5 Systemic and Recurring Problems

Police Health is committed to continually monitoring its performance in handling benefit entitlement requests to ensure we are meeting member and organisational objectives. For this reason, Police Health will review and analyse the communications register to identify any systemic and recurring requests. In the event that Police Health identifies any systemic or recurring requests then appropriate action will be undertaken.

4.6 Benefit Entitlement Procedure

All employees receiving a benefit entitlement request or specific information on benefits payable prior to treatment will recognise and acknowledge a members right to comment and or complain.

The steps in processing such a request include the employee:

- i. clearly identifying themselves, listening and empathising with the caller in a courteous manner and determine what the member wants;
- ii. being mindful of privacy obligations will verify that the person has a benefit entitlement within the table that they are members and that the membership is financial;
- iii. providing the requested information using the benefit quote within the operating system;
- iv. consideration of any benefit restrictions, maximums, state etc. before providing advice to the person;
- v. recording all the details of the request in Police Health's Communications Register.

Where a complaint about a benefit entitlement arises the employee will handle the complaint in accordance with the complaints policy.

Date Policy Approved	08/03/2006
Policy Review Date	08/03/2009

References:

National Health Act 1953
Health Insurance Act 1973
Anti-discrimination Act 1977
Trade Practices Act 1974
National Privacy Principles
Australian Standards AS 4269-1995
Private Health Insurance Code of conduct