



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 review date specified in this policy.

2. DEFINITIONS

Board of Directors (Board or BOD) means those persons appointed as Directors of Police Health Limited when meeting formally in relation to its Corporate Governance responsibilities.

Chief Executive Officer (CEO) means the person appointed by the Board of Directors to give effect to the Board's decisions. Where there is a Managing Director, reference to the CEO is also reference to the person who is the Managing Director.

Leadership Team (LT) means the CEO plus the Senior Managers.

Senior Manager (SM) means any person reporting directly to the CEO, whether permanently or temporarily employed, but not including contract or consultant service providers.

3. 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.

4. POLICY

4.1 Commitment

Police Health understands and recognises an insured person's right to seek clarification on benefit entitlements and specific information on benefits payable prior to treatment being undertaken. Police Health is committed to improving the quality of products, services and processes so that requests for information are, wherever practicable, available within printed material.

4.2 Assistance

Police Health recognises the diversity of the community it serves and endeavours to resolve an enquiry by appropriately considering an individual's particular needs. Specialist services appropriate to the individual to achieve a satisfactory response for all parties will be organised if required e.g. language or interpreting services.

4.3 Responsiveness

Police Health employees will in most instances have the training and authority to address and finalise an enquiry. Established is a responsive peer and supervisor support system that enables expedient resolution of enquiries.

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 contributors, dependents, providers and 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 that policy holders' and organisational expectations are met. 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

The steps in processing such a request include the employee:

- i clearly identifying themselves, using their first name, listening and empathising with the caller in a courteous manner and determining the needs of the caller;
- ii being mindful of privacy obligations, verifying that the person has a benefit entitlement within an insurance policy and ensuring that the insurance policy is financial;
- iii providing the requested information using the benefit quote within the operating system;
- iv taking into consideration benefit restrictions, maximums, waiting periods, the state of residence (or cover) 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. When appropriate, employees receiving a benefit entitlement request or a request for specific information on benefits payable prior to treatment will recognise and acknowledge the right of the requester to comment and or complain.

5. POLICY ADMINISTRATION

Date Policy Approved 20 April 2011
Policy Review Date 30 June 2014

References:

Private Health Insurance Act 2007
Health Insurance Act 1973
Competition and Consumer Act 2010
Age Discrimination Act 2004
Disability Discrimination Act 1992
Racial Discrimination Act 1975
Privacy Act 1988
National Privacy Principles
Private Health Insurance Code of Conduct

State and Territory Laws

- *Australian Capital Territory Discrimination Act 1991 (ACT)*
- *New South Wales Anti-Discrimination Act 1977 (NSW)*
- *Northern Territory Anti-Discrimination Act 1996 (NT)*
- *Queensland Anti-Discrimination Act 1991 (QLD)*
- *South Australia Equal Opportunity Act 1984 (SA)*
- *Tasmania Anti-Discrimination Act 1998 (TAS)*
- *Victoria Equal Opportunity Act 1995 (VIC)*
- *Western Australia Equal Opportunity Act 1984 (WA)*