

# Police Health



## **PRIVATE HEALTH INSURANCE CODE OF CONDUCT**

### **INTRODUCTION**

The Private Health Insurance Code of Conduct (Code) is a self-regulated code to promote informed relationships between private health insurers, consumers, agents and brokers.

The objective is that the Code will maintain and enhance regulatory compliance and service standards across the private health insurance industry.

### **OUR COMMITMENT UNDER THE CODE**

Police Health will:

- (a) Continually work towards improving the standards of practice and service in the private health insurance industry;
- (b) Provide information to consumers in plain language;
- (c) Promote better informed decisions about our private health insurance products and services:
  - (i) by ensuring that our policy documentation is full and complete;
  - (ii) when asked by a consumer, by providing an effective verbal explanation of the contents of the policy documentation;
  - (iii) by ensuring that our staff and other persons providing information on our behalf are appropriately trained;
- (d) Provide information to consumers on their rights and obligations under their relationship with their health fund, including information on the Code;
- (e) Provide consumers with easy access to our internal dispute resolution procedures, which will be undertaken in a fair and reasonable manner; and
- (f) Where internal dispute resolution procedures do not reach a satisfactory outcome for the consumer, or if a consumer wishes to deal directly with an external body, advise the consumer of the right to take issue the issue to an external body, such as the Private Health Insurance Ombudsman.

### **PRIVATE HEALTH INSURANCE ENVIRONMENT**

In meeting our commitments, we will have regard to:

- (a) our requirements and obligations under the National Health Act 1953, including the requirement to meet prudential standards;
- (b) our requirement to comply with the provisions of the Trade Practices Act 1974 and the Fair Trading Acts;
- (c) the provisions of the National Health Act 1953 which governs private health insurance contracts and arrangements between consumers Registered Health Benefit Organisations and government; and
- (d) the need for effective competition and cost efficiency being promoted in the private health insurance industry, and the need for ensuring flexibility in the development and enhancement of products and services for consumers.

**M.G. (Fred) Trueman**  
Chairperson of the Board

**Michael Oertel**  
Chief Executive Officer