



## **PRIVACY STATEMENT**

### **Background**

Police Health's primary purpose for collecting information is to conduct a health insurance business and any health related business, including the provision of goods and services either directly or through a third party.

At Police Health, we are committed to maintaining the privacy of individuals whose information we collect in accordance with the National Privacy Principles outlined in the Privacy Act 1988 ([www.privacy.gov.au](http://www.privacy.gov.au)).

### **Personal information**

Police Health collects personal information about people insured under a health insurance policy, providers of health services, suppliers, contractors and other contacts to conduct our activities, understand and meet stakeholder needs and meet our legal obligations. If you do not provide us with the information we ask for, we may not be able to perform these activities and functions, in particular relating to considering applications for health insurance cover, administering health insurance policies, providing relevant services and paying claims.

Police Health will collect the minimum personal information required to perform its functions and activities. This information may include:

- Contact and identity information, such as names, addresses, age, gender, employment details, government identifiers, passwords, telephone, mobile and facsimile numbers and email addresses.
- Financial information, such as premium and bank account details, and employment details.
- Sensitive information, such as information about claims and your health.
- Correspondence or correspondence details, verbal and written, hard copy or electronic.

Where possible, the information is collected from you or from a person or organisation authorised to provide the information on your behalf. Information may also be collected from government agencies, business partners, contractors, employers, other private health insurers and service providers.

In particular, when you make a claim, you consent to Police Health collecting sensitive (health) information directly from third parties, or if the information relates to someone other than you on the health insurance policy, you give consent on behalf of that person and you must be authorised to do so.

If you are the Contributor of a health insurance policy with Police Health, you are responsible for ensuring that every person on the health insurance policy is aware of Police Health's Privacy Statement, particularly as it relates to the collection, use and disclosure of their personal information for the purposes of their cover and verifying that appropriate benefits are paid. Where you provide personal information to us about another person on the health insurance policy, you must be authorised to do so.

If you or any other person on your health insurance policy does not consent to the collection and the way we use and disclose personal information, we may not be able to provide you with cover.

### **Use of personal information**

Personal information is used for a number of reasons such as:

- Administering the private health insurance fund. This includes providing a billing and claims payment service involving assessment, processing, control, auditing, benefit review, research and system maintenance and undertaking related regulatory requirements such as Contributor communication and reporting.
- Enabling Police Health to comply with legislative requirements for the collection of and submission of data to Government agencies.
- Developing and providing products and services.
- Advising you of direct marketing offers, such as products and services provided by Police Health or on its behalf, which we consider may be of interest to you. Direct marketing material may be brought to your attention by various means and includes being sent to you through electronic communications such as email or text message. This is your consent to receive marketing material for an indefinite period. If you do not want to receive direct marketing material or offers, you can withdraw your consent by contacting us.
- Identifying persons that may benefit from risk management, health management and disease management programs and, where the person has consented or the person would reasonably expect Police Health to do so, for the provision of these health programs.
- Perform any other functions or activities.

Police Health's functions and activities and its range of products and services may change from time to time.

### **Disclosure of personal information**

Police Health may be required to disclose your personal information (including health information) to other individuals on your health insurance policy. As the Contributor is responsible for maintaining the health insurance policy, we disclose all personal information to the Contributor about all insured persons on the policy, including details of all benefits and services claimed on the policy. We send all communications on health insurance policies, including those that cover more than one person, to the address supplied by the Contributor. In addition, at the time of joining Police Health, the Contributor authorises Police Health to share personal information amongst individuals on the health insurance policy.

If any insured person aged 18 years or older does not want their personal information disclosed to other persons on the health insurance policy, they will need to purchase their own health insurance policy.

Police Health may need to disclose personal information to various organisations such as:

- Government agencies, including Medicare and the Private Health Insurance Advisory Council;
- Other private health funds or other industry bodies;
- Health service providers;
- Persons authorised by you (this includes other people covered under the same health insurance policy) and your agents and advisers;
- Organisations contracted by Police Health to assist in the delivery of our functions and services. This includes our agents such as the Australian Health Service Alliance Ltd (Note: when you are admitted to hospital, personal information about you and your condition is provided by the hospital to the health fund to enable your claim to be paid. This process is done through this agent, which is a privacy compliant organisation – for more information visit [www.ahsa.com.au](http://www.ahsa.com.au)), organisations that provide mail out services and organisations that supply and support our information technology infrastructure;
- To business partners who provide services direct to you on our behalf or business partners from which we purchase services on your behalf and this includes organisations that results in you also becoming their client and/or member (note: this may involve the retention of disclosed personal information by the business partner to deliver their services to you);
- Payment system operators and financial institutions;
- Your employer; and/or
- Other parties to whom we are authorised or required by law to disclose information.

Police Health will not sell your contact details or add your contact details to mailing lists of third parties unrelated to your health insurance policy without your prior consent. Police Health will ensure that business partners and contractors comply with the National Privacy Principles.

### **Security**

Police Health takes all reasonable steps to ensure that your personal information is kept secure. This will include, amongst other things, the use of firewalls, encryption and password protection.

### **Police Health Internet website and electronic exchanges**

When you visit the Police Health website, a record of your IP Address is collected and from this your Internet Service Provider can be determined. This is a standard function of all web-servers.

Police Health makes limited use of cookies. Non-persistent cookies are generated when you enter the “Check your Details” section of the website and log in. These cookies are deleted when you close your browser or it expires. If you do not want to use cookies, you can set your browser to selectively accept cookies or reject them, but this may affect the availability of some features of the website.

You acknowledge that the Internet is not a secure environment. Police Health can not guarantee the security of information you send and receive by electronic means, and hence electronic exchanges are undertaken at your own risk.

Police Health provides links to third party sites. These sites are not under the control of Police Health and hence Police Health is not responsible for any practices by these third parties that may breach your privacy. Police Health encourages you to review the privacy policies of these third parties.

### **Correcting, updating and accessing of personal information**

Subject to any legislation, an individual may reasonably view or have reasonable access to their personal information. Police Health reserves the right to charge an administration fee for the provision of the information to cover costs incurred.

Police Health has the right to withhold the release of personal information in certain circumstances.

The accuracy of your personal information is important to us. If you believe that any personal information is not accurate, complete or up to date, Police Health should be advised in writing as soon as practicable.

### **Complaints**

Questions about Police Health's Privacy Statement and privacy practices, or complaints about a possible breach of privacy, should be directed to:

Privacy Officer  
Police Health  
PO Box 6111, Halifax Street  
Adelaide SA 5001

Phone number: Adelaide local - (08) 8112 7000  
Other areas - 1800 603 603

Facsimile number: (08) 8112 7099

Email address: enquiries@policehealth.com.au

### **Privacy Statement changes**

From time to time, Police Health may modify this Statement. Where this occurs we will publish the new Privacy Statement on our website [www.policehealth.com.au](http://www.policehealth.com.au).

### **Policy Administration**

Date Policy Approved	28 October 2011
Policy Review Date	31 December 2014

Oversight Responsibility: Risk Management and Compliance Committee