



# CBHS Remedies Policy

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## COMMITMENT

CBHS is committed to providing speedy and effective remedies when a complaint is first made to ensure that it complies with the CBHS Complaints Handling and Dispute Resolution Policy.

## SCOPE

This policy details the remedies CBHS makes available to assist in resolving complaints and disputes. These include: refunds, information, referral, financial assistance and apology.

## PURPOSE

This policy ensures that members and potential members know about the remedies which CBHS will use to assist in resolving disputes and complaints in a fair and reasonable manner.

## POLICY PRINCIPLES

Some or all of the following remedies may be used to resolve complaints/disputes with members:

**Refunds:** Refunds will be issued to members if their membership contribution is overpaid or if any error has been made to their account.

CBHS will provide refunds of contributions in the following circumstances:

- all refunds will be paid to members and are to be approved by a manager
- the amount of the refund or adjustment will be in line with the particular circumstance of the member's complaint.

**Information:** CBHS will provide additional information to members or potential members in the form of advice, explanations, brochures or through directions to relevant websites. For examples

- PHI Code of Conduct
- CBHS Complaints Handling and Dispute Resolution Policy
- CBHS Privacy Policy
- [www.phiac.gov.au](http://www.phiac.gov.au)
- [www.phio.org.au](http://www.phio.org.au)

**Referral:** If unable to resolve a complaint at the first point of contact (Level 1), CBHS undertakes to:

- refer the matter to the relevant Manager
- if the Manager is unable to resolve the complaint, the Disputes Resolution Committee will consider the complaint



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- if the complainant is not satisfied with the outcome from the Committee, CBHS will refer the complainant to the Private Health Insurance Ombudsman.

**Financial Assistance:** Where the complaint relates to financial assistance and has not been resolved by normal means, the CBHS will consider alternative remedies, for example ex-gratia payments or payment plans.

**Apology:** CBHS will give either a verbal or written apology in line with the member's request.

**Other:** CBHS has the right to relax any particular term or condition in specific circumstances or to provide an ex-gratia payment of benefit under certain conditions.

## REVIEW

CBHS will review this policy as required