

## 1. Introduction

### 1.1 Purpose

The CBHS Group has two entities, namely, CBHS Health Fund Limited (“CBHS”) and CBHS Corporate Health Pty Ltd (“CBHS Corporate”).

The CBHS Complaints Handling and Disputes Resolution Policy applies to both CBHS and CBHS Corporate. The following considerations justify its application to CBHS Corporate:

- Both CBHS and CBHS Corporate have similar if not identical Compliance Obligations;
- CBHS and CBHS Corporate have entered into a Management Services Agreement which as far as relevant for present purposes, provides for the use by CBHS Corporate of CBHS’ management, personnel and other resources to conduct its private health insurance business; and
- The Member Experience Function provides shared complaints and disputes management services to all CBHS Group entities.

The CBHS Group is hereafter referred to as CBHS.

This policy is intended to ensure that CBHS handle complaints from members and other external parties fairly, efficiently and effectively.

Our complaint management system is intended to:

- enable us to respond to complaints in a timely and cost-effective way
- support member’s confidence in our administrative process,
- provide information that can be used by us to deliver improvements in our products, services, staff and complaint handling; and
- establish a framework for managing complaints and disputes and as a point of reference regarding interpretation.

This policy provides guidance to our staff and people who wish to make a complaint on the key principles and concepts of our complaint management system.

### 1.2 Scope

CBHS exists to support our members as they navigate a complex health care system. We have a passion for outstanding service and we help members make the best health decisions with genuine care and transparency. We will treat everyone ethically, fairly and with respect.

This policy and related procedures aim to provide an efficient, fair and accessible mechanism for managing and resolving all complaints and disputes. This applies to all staff receiving or managing complaints from stakeholders made to or about CBHS, regarding our products, services, staff and complaint handling.

It covers all stages of the process, from the initial complaint/dispute through to satisfaction of the member or a final determination.

Staff grievances are dealt with through separate mechanisms, except to the extent the complaint involves their membership of CBHS.

### 1.3 Organisational commitment

CBHS expects staff at all levels to be committed to fair, effective and efficient complaint handling. The following table outlines the nature of the commitment expected from staff and the way that commitment should be implemented.

Who	Commitment	How
<b>CEO &amp;, Executive</b>	<p>Promote a culture that values complaints and their effective resolution.</p> <p>Ensure all employees are aware of their roles and responsibilities when resolving and reporting incidents and near misses to support our commitment to fair, effective and efficient complaint handling in accordance with this policy and the CBHS Risk Management Strategy.</p>	<ul style="list-style-type: none"> <li>• Identify, allocate and maintain adequate resources (human, financial and technological) to support this policy.</li> <li>• Report publicly on CBHS’s complaint handling.</li> <li>• Provide adequate support and direction to key staff responsible for handling complaints.</li> <li>• Regularly review reports about complaint trends and issues arising from complaints.</li> <li>• Encourage all staff to be alert to complaints and assist those responsible for handling complaints to resolve them promptly.</li> <li>• Encourage staff to make recommendations for system improvements.</li> <li>• Recognise and reward good complaint handling by staff.</li> <li>• Support recommendations for product, service, staff and complaint handling improvements arising from the analysis of complaint data.</li> </ul>
<b>Head of Member Experience</b>	<p>Establish and manage our complaint management system.</p> <p>Identify, assess, document and review regularly all incidents and near misses in accordance with the CBHS Risk Management Strategy.</p>	<ul style="list-style-type: none"> <li>• Ensure major complaints /disputes are resolved on a timely basis.</li> <li>• Provide regular reports to management on issues, root causes and trends arising from complaint handling work.</li> </ul>
<b>Managers &amp; Team Leaders responsible for complaint handling</b>	<p>Record, resolve and escalate issues in our complaint management system.</p> <p>Identify, assess, document and review regularly all incidents and near misses in accordance with the CBHS Risk Management Strategy.</p>	<ul style="list-style-type: none"> <li>• Ensure complaints are recorded, resolved or escalated on a timely basis.</li> <li>• Ensure recommendations arising out of complaint data analysis are canvassed with management and implemented where appropriate.</li> <li>• Recruit, train and empower staff to resolve complaints promptly and in accordance with CBHS’s policies and procedures.</li> <li>• Encourage staff managing complaints to provide</li> </ul>

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



Who	Commitment	How
	Strategy.	<p>suggestions on ways to improve the organisation's complaint management system.</p> <ul style="list-style-type: none"> <li>• Encourage all staff to be alert to complaints and assist those responsible for handling complaints to resolve them promptly.</li> <li>• Recognise and reward good complaint handling by staff.</li> </ul>
<b>Staff whose duties include complaint handling</b>	Demonstrate exemplary complaint handling practices and report all incidents and near-misses in accordance with the CBHS Risk Management Strategy.	<ul style="list-style-type: none"> <li>• Treat all people with respect, including people who make complaints.</li> <li>• Assist people to make a complaint, if needed.</li> <li>• Comply with this policy and its associated procedures.</li> <li>• Keep informed about best practice in complaint handling.</li> <li>• Provide feedback to management on issues arising from complaints.</li> <li>• Provide suggestions to management on ways to improve the organisation's complaints management system.</li> <li>• Implement changes arising from individual complaints and from the analysis of complaint data as directed by management.</li> </ul>
<b>All staff</b>	Understand and comply with CBHS's complaint handling practices and report all incidents and near-misses in accordance with the CBHS Risk Management Strategy.	<ul style="list-style-type: none"> <li>• Treat all people with respect, including people who make complaints.</li> <li>• Be aware of CBHS's complaint handling policies and procedures.</li> <li>• Assist people who wish to make complaints access the CBHS's complaints process.</li> <li>• Be alert to complaints and assist staff handling complaints resolve matters promptly.</li> <li>• Provide feedback to management on issues arising from complaints.</li> <li>• Implement changes arising from individual complaints and from the analysis and evaluation of complaint data as directed by management.</li> <li>• Ensure all complaints and feedback are reported</li> </ul>

## 2. Terms and Definitions

### Complaint

**Expression of dissatisfaction made to or about CBHS and its products, services and staff.**

**It also includes the handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required.**

A complaint covered by this Policy can be distinguished from:

- staff grievances (see our Internal Complaints Handling Policy)
- public interest disclosures made by our staff (see our Whistle-blower Protection Policy)
- code of conduct complaints (see our Ethics Policy & our Managing Unsatisfactory Conduct Policy)
- responses to requests for feedback about the standard of our service provision (see the definition of feedback below)
- reports of problems or wrongdoing merely intended to bring a problem to our notice with no expectation of a response (see the definition of feedback below)
- service requests (see the definition of service request as below), and
- requests for release of personal information (see our Privacy Policy).

### Complaint management system

All policies, procedures, processes, practices, staff, hardware and software used by CBHS in the management of complaints.

### Dispute

An unresolved complaint escalated either within or outside of our organisation, where initial actions have failed to satisfy the complainant. A dispute may be about CBHS **products, services and/or staff**.

### Feedback

Opinions, comments and expressions of interest or concern, made directly or indirectly, explicitly or implicitly, to or about CBHS and its products, services or complaint handling; where a response is not explicitly or implicitly expected or legally required.

### Risk management Strategy

The Risk Management Strategy (RMS) documents the structures, processes and systems to assist the Board and Executives to manage the business and its risks and comply with the requirements in APRA's Prudential Standard CPS 220: Risk Management.

### Service request

Is likely to include:

- requests for routine claims processing
- requests for routine membership changes
- routine enquiries about CBHS's product, services & business; and
- requests for explanation of policies, procedures and decisions.

## Grievance

A clear, formal written statement by an individual staff member about another staff member or a work-related problem.

## Policy

A statement of instruction that sets out how we should fulfil our vision, mission and goals.

## Procedure

A statement or instruction that sets out how our policies will be implemented and by whom.

## 3. Guiding principles



### 3.1 Facilitate complaints

#### Member focus

At CBHS, our members are at the heart of everything we do. We strive to treat everyone fairly, ethically and with respect and to balance the interests of individual members with the interests of members as a whole. These principles underpin our complaints handling processes.

We are committed to seeking and receiving feedback and complaints about our services, systems, practices, procedures, products and complaint handling.

Any concerns raised in feedback or complaints will be dealt with within a reasonable time frame.

People making complaints will be:

- provided with information about our complaint handling process
- provided with multiple and accessible ways to make complaints including by phone, email, fax, post and in person.
- listened to, treated with respect by staff and actively involved in the complaint process where possible and appropriate, and
- provided with reasons for our decision/s and any options for redress or review.

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



### No detriment to people making complaints

CBHS will take all reasonable steps to ensure that people making complaints are not adversely affected because a complaint has been made by them or on their behalf.

### Anonymous complaints

CBHS accepts anonymous complaints and will carry out an investigation of the issues raised where there is enough information provided.

### Accessibility

We will ensure that information about how and where complaints may be made to or about CBHS is well publicised. We will ensure that our systems to manage complaints are easily understood and accessible to everyone, particularly people who may require assistance.

If a person prefers or needs another person or organisation to assist or represent them in the making and/ or resolution of their complaint, we will communicate with them through their representative if this is their wish. Anyone may represent a person wishing to make a complaint with their consent (e.g. advocate, family member, legal or community representative, member of Parliament, another organisation).

### No charge

Complaining to CBHS is free. No administrative charges will be levied for the reporting, investigation or resolution of complaints.

## 3.2 Respond to complaints

### Early resolution

Where possible, complaints will be resolved at first contact with CBHS.

### Responsiveness

We will promptly acknowledge receipt of complaints. We will assess and prioritise complaints in accordance with the urgency and/or seriousness of the issues raised. If a matter concerns an immediate risk to safety or security the response will be immediate and will be escalated appropriately. CBHS strives to always overdeliver on our promises and whilst we set complaint handling times frames, we will always seek to exceed these targets. See section 4.7 for the three levels of complaint handling times frames.

We are committed to managing people's expectations, and will inform them as soon as possible, of the following:

- the complaints process
- the expected time frames for our actions
- the progress of the complaint and reasons for any delay
- their likely involvement in the process, and
- the possible or likely outcome of their complaint.

We will advise people as soon as possible when we are unable to deal with any part of their complaint and provide advice about where such issues and/or complaints may be directed (if known and appropriate).

We will also advise people as soon as possible when we are unable to meet our time frames for responding to

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



their complaint and the reason for our delay.

### Objectivity and fairness

We will address each complaint with integrity and in an equitable, objective and unbiased manner.

We will ensure that the person handling a complaint is different from any staff member whose conduct or service is being complained about.

Conflicts of interests, whether actual or perceived, will be managed responsibly. In particular, internal reviews of how a complaint was managed will be conducted by a person other than the original decision maker.

### Responding flexibly

Our staff are empowered to resolve complaints promptly and with as little formality as possible. We will adopt flexible approaches to service delivery and problem solving to enhance accessibility for people making complaints and/or their representatives.

We will assess each complaint on its merits and involve people making complaints and/or their representative in the process as far as possible.

### Confidentiality

We will protect the identity of people making complaints where this is practical and appropriate.

Personal information that identifies individuals will only be disclosed or used by CBHS as permitted under the relevant privacy laws, secrecy provisions and any relevant confidentiality obligations.

## 3.3 Manage the parties to a complaint

### Complaints involving multiple agencies

Where a complaint involves multiple organisations, we will work with the other organisation/s where possible, to ensure that communication with the person making a complaint and/or their representative is clear and coordinated.

Subject to privacy and confidentiality considerations, communication and information sharing between the parties will also be organised to facilitate a timely response to the complaint.

Where a complaint involves multiple areas within CBHS, responsibility for communicating with the person making the complaint and/or their representative will also be coordinated.

Where CBHS services are contracted out, CBHS expect contracted service providers to have an accessible and comprehensive complaint management system. CBHS take complaints not only about the actions of our staff but also the actions of service providers and affiliated companies seriously.

### Complaints involving multiple parties

When similar complaints are made by related parties we will try to arrange to communicate with a single representative of the group.

### Empowerment of staff

All staff managing complaints are empowered to implement CBHS's complaint management system as relevant

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



to their role and responsibilities.

Staff are encouraged to provide feedback on the effectiveness and efficiency of all aspects of CBHS's complaint management system.

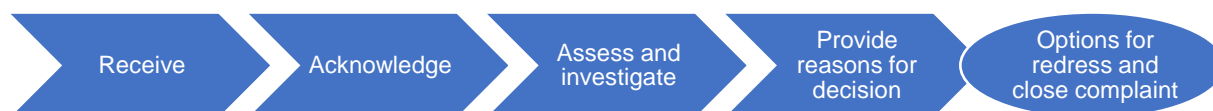
### Managing unreasonable conduct by people making complaints

We are committed to being accessible and responsive to all people who approach us with feedback or complaints. At the same time our success depends on:

- our ability to do our work and perform our functions in the most effective and efficient way possible
- the health, safety and security of our staff, and
- our ability to allocate CBHS resources fairly across all the complaints we receive.

When people behave unreasonably in their dealings with CBHS, their conduct can significantly affect the progress and efficiency of our work. Consequently, CBHS will take proactive and decisive action to manage any conduct that negatively and unreasonably affects us and will support our staff to do the same in accordance with this policy.

## 4. Complaint management system



### 4.1 Introduction

When responding to complaints, staff should act in accordance with CBHS's complaint handling procedures as well as any other internal documents providing guidance on the management of complaints.

Staff should also consider any relevant legislation and/or regulations when responding to complaints and feedback.

Members may complain in the following ways:

- telephone via our Member Care Team on 1300 654 123
- facsimile on 02 9843 7676
- email to [complaints@cbhs.com.au](mailto:complaints@cbhs.com.au) or [help@cbhs.com.au](mailto:help@cbhs.com.au)
- in writing addressed to CBHS Health Fund Limited, Locked Bag 5014, Parramatta, NSW 2124
- in person at Level 5 79 George St Parramatta NSW 2150.

The five key stages in CBHS's complaint management system are set out below.

### 4.2 Receipt of complaints

We will record the complaint and its supporting information. We will also assign a unique issue number to the complaint.

The record of the complaint will document:



## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



- the contact information of the person making a complaint
- issues raised by the person making a complaint and the outcome/s they want
- any other relevant information and
- any additional support the person making a complaint requires.

### 4.3 Acknowledgement of complaints

We will acknowledge receipt of each complaint promptly, and preferably within two (2) working days of receiving the complaint.

Consideration will be given to the most appropriate medium (e.g. email, letter) for communicating with the person making a complaint. If a complaint is made via the telephone acknowledgment will be at the time the complaint is made.

### 4.4 Initial assessment and addressing of complaints

#### Initial assessment

After acknowledging receipt of the complaint, CBHS will confirm whether the issue/s raised in the complaint is/are within CBHS's control. We will also consider the outcome/s sought by the person making a complaint and, where there is more than one issue raised, determine whether each issue needs to be separately addressed.

When determining how a complaint will be managed, CBHS will consider:

- How serious, complicated or urgent the complaint is
- Whether the complaint raises concerns about people's health and safety
- How the person making the complaint is being affected
- The risks involved if resolution of the complaint is delayed, and
- Whether a resolution requires the involvement of other organisations.

#### Addressing complaints

After assessing the complaint, we will consider how to manage it. To manage a complaint CBHS may:

- Give the person making a complaint information or an explanation
- Gather information regarding the product, person or area that the complaint is about, or
- Investigate the claims made in the complaint.

CBHS will keep the person making the complaint up to date on our progress, particularly if there are any delays. CBHS will also communicate the outcome of the complaint using the most appropriate medium. Which actions we decide to take will be tailored to each case and consider any statutory requirements.

### 4.5 Providing reasons for decisions

Following consideration of the complaint and any investigation into the issues raised, CBHS will contact the person making the complaint and advise them:

- the outcome of the complaint and any action we took
- the reason/s for our decision
- the remedy or resolution/s that we have proposed or put in place, and

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



- any options for review that may be available to the complainant, such as an internal review, external review or appeal.

If during the investigation, we make any adverse findings about an individual, we will consider any applicable privacy obligations under the *Privacy Act 1988 (Cth)* and any applicable exemptions in or made pursuant to that Act, before sharing our findings with the person making the complaint.

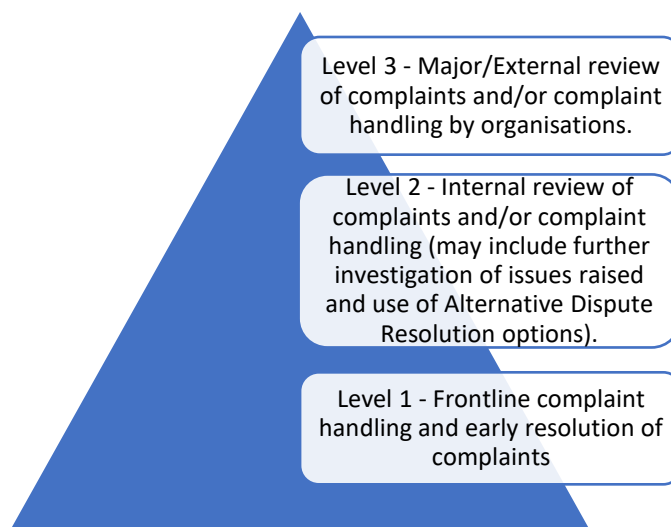
### 4.6 Closing the complaint, record keeping, redress and review

CBHS will keep comprehensive records about:

- How we managed the complaint
- The outcome/s of the complaint (including whether it or any aspect of it was substantiated, any recommendations made to address problems identified and any decisions made on those recommendations, and
- Any outstanding actions that need to be followed up.

CBHS will ensure that outcomes are properly implemented, monitored and reported to the complaint handling manager and/or senior management in accordance with the CBHS Risk Management Strategy.

### 4.7 The three levels of complaint handling



**First level Complaints:** We aim to resolve complaints at the first level, the frontline staff. Wherever possible staff will be adequately equipped to respond to complaints, including being given appropriate authority, training and supervision.

Wherever possible, we aim to resolve all first level complaints on the spot. Complaints requiring further investigation or consultation with multiple areas of the business must be resolved within a maximum of 3 working days.

**Second Level Complaints:** Where this is not possible, we may decide to escalate the complaint to a Team Leader or Manager within CBHS. This second level of complaint handling will provide for the following internal mechanisms:

- assessment and possible investigation of the complaint and decision/s already made, and/or

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



- facilitated resolution (where a person not connected with the complaint reviews the matter and attempts to find an outcome acceptable to the relevant parties).

All second level complaints must be resolved within a maximum of 14 working days of receipt of the complaint.

**Third Level complaint (Major complaints):** Where a major complaint (see definition of major complaints) is received it will be referred to the Head of Member Experience or an Executive for review and consultation.

### **Additional resolution mechanisms:**

If a member making a complaint is dissatisfied with the outcome of CBHS's complaint handling processes outlined above, there are additional internal dispute resolution mechanisms available to the member including referral of the matter to:

1. the CBHS Disputes Resolution Committee

The CBHS Disputes Resolution Committee comprises several managers from across the business who have not been involved in the dispute resolution process to date. The Committee will:

- review the issue;
  - make determinations for remedy; and
  - make recommendations to prevent further complaints by addressing systemic or other issues identified during their review process.
2. the Group CEO should a member not be satisfied with a decision of the CBHS Disputes Resolution Committee, or
  3. the CBHS Board should a member not be satisfied with a decision of the Group CEO.

As much as possible CBHS attempts to resolve complaints internally. Notwithstanding this, there are external complaints and dispute mechanisms available to the member including referral of the matter to the Private Health Insurance Ombudsman and Office of the Australian Information Commissioner. Further details of these external mechanisms are set out in section 4.8.

## **4.8 Alternative avenues for dealing with complaints**

CBHS will inform people who make complaints to or about us about any internal or external review options available to them.

A member making a complaint has the right to lodge their complaint with the Private Health Insurance Ombudsman. (PHIO) if they are not satisfied with the outcome of our processes.

PHIO is part of the Commonwealth Ombudsman.

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



### The Private Health Insurance Ombudsman contact details are as follows:

**Phone:** 1300 362 072 (option 4 for private health insurance)

**Fax:** (02) 6276 0123

**Email:** [phio.info@ombudsman.gov.au](mailto:phio.info@ombudsman.gov.au)

**Website:** [www.ombudsman.gov.au](http://www.ombudsman.gov.au)

**Online:** <http://www.ombudsman.gov.au/making-a-complaint/contact-us>

**Post:** The Private Health Insurance Ombudsman  
Office of the Commonwealth Ombudsman  
GPO Box 442  
CANBERRA ACT 2601

#### Consumer Website

**Website:** [www.privatehealth.gov.au](http://www.privatehealth.gov.au)

A member can make a complaint in relation to CBHS breaching the Australian Privacy Principles (APP) or the CBHS Privacy Policy. The complaint may be taken to the Office of the Australian Information Commissioner (OAIC) if the member is not happy with the outcome of their complaint to us.

The OAIC contact details are as follows:

**Phone:** 1300 363 992

**Email:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

**Post:** The Office of the Australian Information Commissioner  
GPO Box 5218  
SYDNEY, NSW 2001

## 5. Reporting, accountability and learning

### 5.1 Reporting, root cause analysis and evaluation of complaints

CBHS will ensure that complaints are recorded in a systematic way so that information can be easily retrieved for reporting and analysis.

Regular reports will be run on:

- the number of complaints received
- the outcome of complaints, including matters resolved at the frontline
- issues arising from complaints
- systemic issues identified over time, and
- the number of requests CBHS receive for internal and/or external review of our complaint handling.

Analysis of these reports will be undertaken to identify systematic, recurring and single

incident problems and trends, to help eliminate the underlying root causes of complaints, and to identify

## CBHS Group Complaints Handling and Disputes Resolution Policy

Owner:  
Head of Member Experience

Effective Date:  
1/10/2019

Superseded SOP:  
1/8/2019



opportunities for improvement or changes in processes, products and services to optimise the quality of our customer service and member experience.

Reports will be provided to CBHS's Board, CEO and Executive and Senior Management for review and to support measuring, verifying, analysing and reporting on risks, controls and incidents in accordance with the CBHS Risk Management Strategy.

### 5.2 Monitoring of the complaint management system

CBHS will continually monitor our complaint management system to:

- ensure its effectiveness in responding to and resolving complaints, and
- identify and correct deficiencies in the operation of the system.
- ensure compliance with timeliness requirements

Monitoring may include the use of audits, surveys and online listening tools and alerts.

### 5.3 Continuous improvement

CBHS are committed to improving the effectiveness and efficiency of our complaint management system. To this end, we will:

- support the making and appropriate resolution of complaints, and implement best practices in complaint handling
- recognise and reward exemplary complaint handling by staff
- regularly review the complaints management system and complaint data, and
- implement appropriate system changes arising out of our analysis of complaints data, root cause analysis outcomes and continual monitoring of the system.
- Provide feedback on outcomes of complaints/disputes to relevant staff as part of our commitment to our continual improvement process

## Acknowledgements

The development of this policy has been informed by the following:

- Australian and New Zealand Standard Guidelines for complaint handling in organizations AS/NZS 10002:2014
- NSW Ombudsman Effective complaint handling guidelines, 2nd Edition, December 2010
- Joint publication of the NSW Ombudsman and Department of Local Government Complaints Management in Councils Practice note no. 9, revised July 2009
- NSW Ombudsman Managing Unreasonable Complaint Conduct – a Model Policy & Procedure 2012