

Dispute Resolution Policy

OCTOBER 2020

Our commitment to you

At Phoenix Health we are committed to giving you access to quality, affordable products and the most personal health insurance experience possible. With our members at the forefront of all that we do, despite our best efforts, we understand that at times you may have concerns or complaints regarding your experience with us.

We recognise your rights to make a complaint or provide feedback, and are committed to resolving your concerns by appropriately addressing your individual and particular needs.

The Phoenix Health Dispute Resolution Procedure recognises that all feedback or concerns presented are to be addressed in a fair and satisfactory manner, for both the complainant and any third party or person against whom the complaint is made.

In making a complaint, you have the right to:

- be heard;
- know whether relevant product and service guidelines have been followed by Phoenix Health;
- provide and request all relevant material to support your complaint, within privacy regulations;
- be informed of the response to your complaint;
- be informed of the decision and the reason for this decision by Phoenix Health;
- know when your complaint is being reviewed independently, where appropriate.

In receiving a complaint, Phoenix Health or the person about whom the complaint has been made, has the right to:

Dispute Resolution Procedure

Step 1 | Contact Us

We appreciate and take your feedback seriously and any complaints will be dealt with in accordance with our Dispute Resolution Policy.

Call us: 1800 028 817

Email us: enquiries@phoenixhealthfund.com.au

Write to us: PO Box 156 Newcastle NSW 2300

Step 2 | Escalation

If, once you have contacted us as above, and you're not happy with the outcome, the matter can be escalated internally to the Member Service Manager.

The Member Service Manager will investigate your complaint and contact you within five business days upon receipt of your correspondence, to resolve or advise you on the status of your complaint.

In some circumstances, if you are still not satisfied, we will refer the matter to the Chief Executive Officer and/or Board of Directors.



Phoenix Health is committed to you, our member

This Dispute Resolution Policy outlines our processes for receiving and addressing your feedback and concerns and reaching a resolution. At Phoenix Health we are focused on providing the most personal health insurance experience.

Sharon

Sharon Waterhouse
Chief Executive Officer

Step 3 | External Review

If, after our best efforts, you are still not satisfied with our review and resolution of your concern, you do have the option to escalate your issue to the Commonwealth Private Health Insurance Ombudsman (PHIO).

This organisation is an independent office, appointed by the Federal Government, whose services are free to all health fund members. The Private Health Insurance Ombudsman handles enquiries, suggestions and complaints and will assist you in resolving a dispute.

Online: ombudsman.gov.au

Phone: 1300 362 072

Please note that complaints need to be about a health insurance related matter. Complaints about the quality of service or treatment provided by a health professional or a hospital should be directed as per the service providers dispute policy.

Responsiveness

In our commitment to reaching a resolution, we aim will respond to any complaints in a timely manner, we will:

- contact you within 24 hours to acknowledge receipt of your complaint and outline our process for handling it;
- within 7 days provide an update on the progress of the complaint (or at another time if agreed to by both parties)
- provide updates to you each week (no longer than 7 days between updates) until the complaint is resolved;
- notify you of the outcome and the reasons for the outcome, when a resolution to your complaint has been met.



We're here to help

An up-to-date copy of our Dispute Resolution Policy will always be available at **phoenixhealthfund.com.au**.

If you have any questions or concerns, please reach out to a Phoenix Health Team member. We are committed to hearing your feedback and reaching a resolution. **We're here to help.**



Phoenix Health Fund Ltd

1800 028 817

Monday - Friday 8.30am - 5.00pm (AEST)

enquiries@phoenixhealthfund.com.au

PO Box 156 Newcastle NSW 2300

phoenixhealthfund.com.au