

Complaint Handling Policy for Providers

1. Purpose

We always aim to do the right thing by our providers. If you feel something isn't right or if we're not meeting your expectations, we'd like the opportunity to resolve it.

We have a complaint handling process in place that is designed to be clear, easy to access and responsive to your needs.

This document sets out Medibank's policy for handling provider complaints. It includes information about:

- how to lodge a complaint
- our resolution processes
- what you can do if you're unhappy with the outcome of your complaint.

2. Guiding principles

This policy, and the complaint handling process that supports it, were developed to ensure providers know how to make a complaint and what to expect.

This policy also aligns with Medibank's responsibilities under the [Private Health Insurance Code of Conduct](#), and guidelines set out in the International Standard ISO 10002:2018 *Guidelines for Complaint Management in Organisations*.

In keeping with these materials, our policy and complaint handling system are guided by the following principles:

- **People-focused** – We acknowledge that providers have a right to complain, and we will work with them in a mutually respectful way to resolve complaints within a reasonable timeframe.
- **Visible & transparent** – We'll make sure that information about how to make complaints (to us, or about us) is made widely available.
- **Accessible** – We'll make sure our complaint handling system is accessible to everyone, support providers to make a complaint where needed and enable them to have another person assist or represent them in making a complaint.
- **Responsive** – We'll acknowledge provider complaints promptly and advise them if we are unable to deal with all or part of their complaint. We will also deal with complaints efficiently and with regard to the urgency of the issues raised.
- **Fair & objective** – We'll deal with complaints in an objective and unbiased manner and provide for 'unsatisfactory' outcomes to be reviewed by an independent person.
- **Accountable & preventative** – We'll ensure clear accountability for the operation of our complaint handling system and resolving the root causes of recurrent complaint issues.
- **Informative** – We'll draw from complaint data to continuously improve our products and services.

3. Lodging a complaint

You can lodge a complaint through these channels:

- Phone: **1300 130 460** (Monday to Friday, 9 am -5 pm AEST)
- Web Messaging: (Monday to Friday, 9 am – 4:45 pm AEST)
www.medibank.com.au/providers/messaging

When lodging a complaint, it helps to provide us with as much relevant information as possible, including:

- a clear description of your concern and what you believe caused it
- whether your concern relates to a specific claim or interaction
- your desired outcome
- any special arrangements you'd like us to follow, such as a preferred contact method or support needs.

To protect the security of your personal information, please don't include details such as your credit card number, Bank details such as BSB, Account Number, PIN or password.

4. Process & timelines

We'll aim to resolve your complaint when you first contact us, e.g. during the initial phone call, or messaging session when the complaint is first raised.

In more complex cases – where immediate resolution is not possible – we'll raise a case to investigate your concerns. One of our agents will contact you within **two working days** to:

- acknowledge your complaint
- provide an expected timeframe to resolve your complaint (if it can't be resolved during that contact).

We seek to resolve all complaints within **10 working days**. Where it appears, that this timeframe won't be met, we'll contact you to:

- let you know about the expected delay
- explain the reasons for the delay
- provide an alternative timeframe.

We will prioritise any cases with an upcoming hospital admission.

If you're not satisfied with the resolution offered, you can ask for your complaint to be escalated for a review of the matter.

If we haven't met the process or timeframes mentioned above, we would like to address this. Please email your complaint details to complaint.update@medibank.com.au

When settling your complaint with you, we'll explain the reasons for our proposed resolution. If you're not satisfied with the outcome, we'll let you know about your right to seek an external review of the matter (see 'External review,' below).

5. Enquiries

You can make enquiries about your complaint by contacting [provider services team](#).

We will respond to enquiries within a reasonable timeframe. Where, upon review, we determine that an enquiry is urgent, it will be prioritised and responded to as quickly as possible.

6. Remedies

When deciding how to resolve your complaint, we'll consider what would be fair and reasonable in the circumstances. Where we have done the wrong thing, we'll always aim to return you to the circumstances you were in before the problem arose.

Remedies we may apply include:

- **apology** e.g., a verbal or written apology given in recognition of harm or impact you experienced
- **information** e.g., verbal, or written advice to clarify one of our fund rules or policies
- **payment of a claim** e.g., the investigation reveals a claim should have been paid
- **system updates/process updates** e.g., provide assurance that our internal system or process issue has been resolved and the problem will not repeat.
- **referral** e.g., to make sure you're aware of your right to seek an external review of the matter if you wish (see 'External review,' below)
- **other** i.e., any other remedy we consider appropriate in the circumstances.

7. External review

If you're not satisfied with the outcome of your complaint, you can pursue the matter through the independent dispute resolution service offered by the Private Health Insurance Ombudsman (PHIO):

- Website: www.ombudsman.gov.au
- Email: phio.info@ombudsman.gov.au
- Phone: 1300 362 072 (option 4 for private health insurance)
- Mail: GPO Box 442, Canberra ACT 2601

8. No charge, no disadvantage

We won't charge you a fee to make a complaint. And we'll take all reasonable steps to make sure you're not adversely affected because of a complaint made by you or on your behalf.

9. Privacy

We're committed to protecting personal information in accordance with our obligations under the *Privacy Act 1988* (Cth) and other relevant state and territory laws.

In keeping with this commitment, all personal information we collect in relation to your complaint will be handled in accordance with the [Medibank Privacy Policy](#).