



# **Complaints Handling and Disputes Resolution Policy**

**Group Policy**

## Documentation Control

### Document History

Version	Date	Status	Author	Description
2.0	August 2019	Archived	Sharon Ford	Head of Member Experience
3.0	June 2022	Archived	Sharon Ford	Head of Member Experience
4.0	February 2023	Approved	Sharon Ford	Head of Member Experience
5.0	May 2023	Approved	Amy Villalobos	Chief Operating Officer

### Approvals

Name	Role	Signoff Version	Signoff Date
Dario Molina	Acting Chief Operating Officer	3.0	June 2022
Amy Villalobos	Chief Operating Officer		
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### Document Ownership

Ownership (RACI)	Role	Comments
Approved by	Chief Operating Officer	
Responsible	Head of Member Experience	
Accountable	Chief Operating Officer	
Consulted	Management	
Informed	Staff	

## Definitions

Term	Definition
Best Practice	A technique or methodology that, through experience and research, has been proven to reliably lead to a desired result.
Complaint	<p><b>Expression of dissatisfaction made to or about CBHS and its products, services, and staff.</b></p> <p><b>It also includes the handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required.</b></p> <p><b>This policy is restricted to complaints and or disputes by a member or a member of the public from members and or members of the public about CBHS.</b></p>
CBHS Corporate	CBHS Corporate Health Pty Ltd
CBHS Health	CBHS Health Fund Limited
CBHS or CBHS Group	CBHS Health and CBHS Corporate together.
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 within or outside of CBHS, where initial actions have failed to satisfy the complainant. A dispute may be about <b>CBHS’ products, services and/or staff.</b>
Feedback	Opinions, comments and expressions of interest or concern, made by a member or a member of the public, 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.
Grievance	A clear, formal written statement by an individual staff member about another staff or work-related problem.
Policy	This document.
Procedure	A statement or instructions that sets out how CBHS policies will be implemented.
Risk Management Strategy	The 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	<p>Is likely to include:</p> <ul style="list-style-type: none"> <li>• Requests for routine claims processing</li> <li>• Requests for routine membership changes</li> <li>• Routine enquiries about CBHS’ products, services and business</li> <li>• Requests for explanation of policies, procedures and decisions</li> </ul>

Version	Document versions are used to represent the different change or delivery statuses of a document. This field is part of the document key and is often referred to simply as Version.
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## Abbreviations

Term	Definition
APP	Australian Privacy Principles
APRA	Australian Prudential Regulation Authority
CBHS	CBHS Health Fund Limited / CBHS Group
CBHS Corporate	CBHS Corporate Health Pty Ltd
OAIC	Office of the Australian Information Commissioner
PHIO	Private Health Insurance Ombudsman
RMS	Risk Management Strategy

## 1.1 Introduction

## 1.2 Purpose

This Policy applies to the entities in the CBHS Group as:

- Both entities are committed to handling the complaints and disputes of their members and the public in accordance with best practice; Under the Management Services Agreement (an outsourcing arrangement) which as far as relevant for present purposes, CBHS Corporate uses of CBHS Health' management, personnel, and other resources to conduct its private health insurance business; and
- The Member Experience Function provides shared complaints and disputers management services to both CBHS Group entities.

This policy is intended to ensure that the CBHS Group has in place, a complaint management system for the handling of the complaints and disputes of its members and the public fairly, efficiently, and effectively.

The complaint management system is intended to:

- Enables its users to respond to complaints in a timely and cost-effective way,
- Support member's and the public's confidence in the CBHS administrative process,
- Provide information that can be used by us to deliver improvements in the CBHS Group's products, services, staff, and complaint management systems itself; and
- Establish a framework for managing complaints and disputes and as a point of reference regarding interpretation.

This Policy provides guidance to the CBHS staff and those who wish to make a complaint on the key principles and concepts of the CBHS complaint management system.

## 1.3 Scope

The CBHS Group exists to support its members as they navigate a complex Australian health care system. CBHS has a passion for providing outstanding service, and supporting members make the best health decisions with genuine care and transparency. CBHS 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 the CBHS products, services, staff, and complaint handling.

It covers all stages of the process, from 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 CBHS membership.

## 1.4 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

**Table 1 – Organisational Commitment**

Who	Commitment	How
<p><b>CEO &amp; Executive</b></p>	<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 the CBHS 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, allocated and maintain adequate resources (human, financial and technological) to support this policy</li> <li>• Report publicly on CBHS’ 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>• Support recommendations for product, service, staff, and complaint handling improvements arising from the analysis of complaint data</li> </ul>
<p><b>Head of Member Experience</b></p>	<p>Establish and manage the CBHS 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>
<p><b>Managers &amp; Team Leaders responsible for complaint handling</b></p>	<p>Record, resolve and escalate issues in the CBHS 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’ policies and procedures</li> <li>• Encourage staff managing complaints to provide suggestions on ways to improve the organisation’s complaint management system</li> <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>

Who	Commitment	How
<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>• 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’ 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, people who make complaints</li> <li>• Be aware of CBHS’ complaint handling policies and procedures</li> <li>• Assist people who wish to make complaints and to access the CBHS’ 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 Guiding Principles



## **2.1 Facilitate Complaints**

### **2.1.1 Member Focus**

At CBHS, 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 the CBHS complaints handling processes.

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

People making complaints will be:

- Provided with information about the CBHS 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
- Provided with reasons for the CBHS decision/s and any options for redress or review

### **2.1.2 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.

### **2.1.3 Anonymous Complaints**

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

### **2.1.4 Accessibility**

CBHS will ensure that information about how and where complaints may be made to or about CBHS is well publicised. CBHS will also ensure systems to manage complaints are easily understood and accessible to everyone, particularly those 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, CBHS will communicate with them through their representative. 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).

### **2.1.5 No Charge**

No administrative charges will be levied for the reporting, investigation, or resolution of complaints.

## **2.2 Respond to Complaints**

### **2.2.1 Early Resolution**

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

### **2.2.2 Responsiveness**

CBHS will promptly acknowledge receipt of complaints and 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 deliver



on commitments made and will ensure that complaints are handled in a timely manner. See section 3.7 for the three levels of complaint handling timeframes.

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

- The complaints process
- The expected timeframes for any required actions
- The progress of the complaint and reasons for any delay
- Their likely involvement in the process
- The possible or likely outcome of their complaint

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

CBHS will advise as soon as possible when we are unable to meet timeframes for responding to their complaint and the reason for the delay.

### **2.2.3 Objectivity and Fairness**

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

CBHS 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.

### **2.2.4 Responding Flexibly**

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

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

### **2.2.5 Confidentiality**

CBHS 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, and any relevant confidentiality obligations.

## **2.3 Manage the Parties to a Complaint**

### **2.3.1 Complaints involving Multiple Agencies**

Where a complaint involves multiple organisations, CBHS 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, communications 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.

CBHS requires that any contracted service providers have an accessible and comprehensive complaint management system. CBHS take complaints not only about the actions of the CBHS staff but also the actions of service providers and affiliated companies seriously.

### 2.3.2 Complaints involving Multiple Parties

When similar complaints are made by related parties, CBHS will seek to communicate with a single representative of the group.

### 2.3.3 Empowerment of Staff

All staff managing complaints are empowered to implement CBHS’ complaint management system as relevant to their role and responsibilities.

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

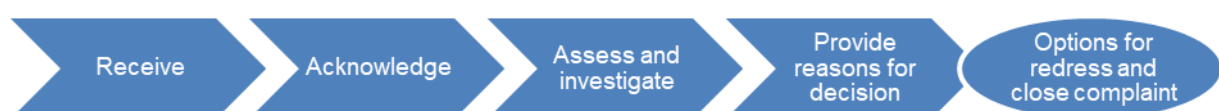
### 2.3.4 Managing Unreasonable Conduct by People Making Complaints

CBHS is committed to being accessible and responsive to all people who provide feedback or complaints. At the same time, the CBHS success depends on:

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

CBHS will take proactive and decisive action to manage any conduct that negatively and unreasonably affects CBHS or its staff and will support staff to do the same in accordance with this policy.

## 3 Complaint Management System



### 3.1 Introduction

When responding to complaints, staff should act in accordance with CBHS’ 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 the CBHS Member Care Team on 1300 654 123 (for CBHS) and 1300 586 462 (for CBHS Corporate)

Email to [complaints@cbhs.com.au](mailto:complaints@cbhs.com.au) or [help@cbhs.com.au](mailto:help@cbhs.com.au) (for CBHS) or [complaints@cbhscorp.com.au](mailto:complaints@cbhscorp.com.au) or [help@cbhscorp.com.au](mailto:help@cbhscorp.com.au) (for CBHS Corporate)

- In writing addressed to CBHS Health Fund Limited, Locked Bag 5014, Parramatta, NSW 2124

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

## 3.2 Receipt of Complaints

CBHS will record the complaint and its support information. A unique issue number will be assigned to the complaint.

The record of the complaint will document:

- 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
- Any additional support of the person making a complaint requires

## 3.3 Acknowledgement of Complaints

CBHS will acknowledge receipt of each complaint promptly, and 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 telephone, acknowledgement will be at the time the complaint is made.

## 3.4 Initial Assessment and Addressing of Complaints

### 3.4.1 Initial Assessment

After acknowledging receipt of the complaint, CBHS will confirm whether the issue/s raised in the complaint is/are within CBHS' control. Consideration will be given to 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 concern 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
- Whether a resolution requires the involvement of other organisations

### 3.4.2 Addressing Complaints

After assessing the complaint, CBHS 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
- Investigate the claims made in the complaint

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

### 3.5 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 the decision
- The remedy or resolution/s that has been proposed or put in place
- Any options for review that may be available to the complainant, such as an internal review, external review or appeal

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

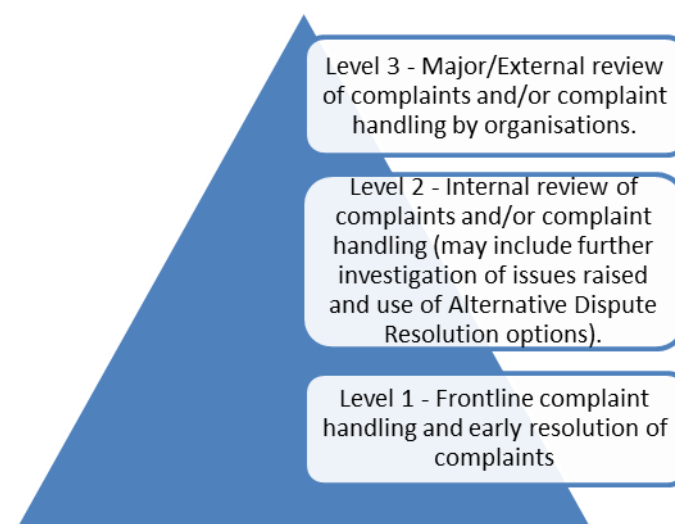
### 3.6 Closing the Complaint, Record Keeping, Redress and Review

CBHS will keep comprehensive records about:

- How the complaint was managed.
- 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)
- 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.

### 3.7 The Three Levels of Complaint Handling



**First level complaints:** CBHS aims 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, CBHS will 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 three working days.

**Second level complaints:** Where this is not possible, CBHS 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
- 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 complaints (major complaints):** Where a major complaint 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' 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/Executives from across the business who have not been involved in the dispute resolution process to date. The Committee will:

- a. Review the issue
  - b. Make determinations for remedy
  - c. Make recommendations to prevent further complaints by addressing systemic or other issues identified during the review process
2. The Group CEO – should a member not be satisfied with a decision of the CBHS Disputes Resolution Committee
  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 PHIO and Office of the Australian Information Commissioner. Further details of these external mechanisms are set out in section 3.8.

### **3.8 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 the CBHS processes.

PHIO is part of the Commonwealth Ombudsman. CBHS will provide all necessary assistance to a consumer who wishes to refer their complaint to the PHIO and will comply with any requests PHIO may make to CBHS.

**PHIO 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 APP or the CBHS Privacy Policy. The complaint may be taken to the 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

## **4 Reporting, Accountability and Learning**

### **4.1 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
- Systematic issues identified over time
- The number of requests CBHS receive for internal and/or external review of the complaint handling

Analysis of these reports will be undertaken to identify systematic, recurring, and single incident problem and trends, to help eliminate the underlying root causes of complaints, and to identify opportunities for improvement or changes in processes, products, and services to optimise the quality of the customer service and member experience.

Reports will be provided to CBHS' 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.

## 4.2 Monitoring of the Complaint Management System

CBHS will continually monitor the complaint management system to:

- Ensure its effectiveness in responding to and resolving complaints
- 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.

## 4.3 Continuous Improvement

CBHS are committed to improving the effectiveness and efficiency of the CBHS 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 complaints data
- Implement appropriate system changes arising out of the 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 the CBHS commitment to the continual improvement process

## 5 Acknowledgements

Care has been taken to ensure that this Policy implements the principles and requirements of these standards and guidelines.

Information on this Policy will be published on the CBHS website and in the CBHS Product Information Brochure and will be freely available to all consumers.

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

- Australian and New Zealand Standard Guidelines for complaint handling in organisations AS/NZS 10002:2014
- International Standard (ISO10002:2018 Quality Management – Customer Satisfaction – Guidelines for Complaints Handling in Organizations)
- NSW Ombudsman Effective complaint handling guidelines, 2<sup>nd</sup> 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