

Complaints to the Private Health Insurance Ombudsman

The Private Health Insurance Ombudsman collects, stores, uses and discloses personal information in accordance with the Australian Privacy Principles (the APPs).

The *Ombudsman Act 1976* allows us to collect your personal information from you or your authorised representative when performing our functions under the *Ombudsman Act 1976*. This includes investigating your complaint, or a complaint made by a private health insurer, a health care provider or a private health insurance broker, as well as reviewing and advising the industry on how to improve health insurance products and processes. When deciding whether to investigate a complaint, or when investigating a complaint we may also collect your personal information from a private health insurer, health care provider, private bodies or individuals. The purposes for which we may collect personal information and the various functions of the Ombudsman are described in more detail in our [Privacy Policy](#).

You may complain to the Private Health Ombudsman anonymously, or by using a pseudonym, however, depending on the nature of your complaint, this may mean that we will be unable to assist you through an investigation. To investigate your complaint we may also need you to supply other personal information e.g. date of birth, information about personal relationships, medical conditions and financial details. If you are a member of staff of, or employee of a private health insurer, health care provider, or private health insurance broker, we may collect your personal information insofar as is relevant to the complaint. The personal information that we will need to collect in order to assist you depends greatly on the nature of the complaint. The kinds of personal information that we collect are described in more detail in our [Privacy Policy](#).

If we investigate your complaint we will normally disclose some of your personal information to the private health insurer, health care provider or private health insurance broker about which you have complained. In particular this is likely to include your name and the nature of the complaint. We may also disclose your personal information (including sensitive information) to the following:

- our Medical Advisors;
- health service providers (such as hospitals, general practitioners, Medical specialists allied health providers and providers of chronic disease management programs);
- persons authorised by or responsible for you, including your agents and advisors;
- government agencies;
- if you have Overseas Student Health Cover or an Overseas Visitors cover product - your educational institution, migration agent or broker;
- if you have a corporate insurance product - your employer; and
- other parties to whom we are authorised or required by law to disclose information.

If you have any concerns about the disclosure of your personal information, then you should speak to a public contact officer.

Our [Privacy Policy](#) contains information about how you can seek access to, and correction of, your personal information that we have collected. The policy also explains how you may

Privacy Statement

Private Health Insurance Ombudsman



complain if you believe we have breached your privacy and how this complaint will be handled by us.

When you make a complaint it is unlikely that the Ombudsman will disclose your personal information to any overseas recipient.