

MAKING A COMPLAINT

The Private Health Insurance Ombudsman deals with inquiries and complaints about any aspect of private health insurance.

The Ombudsman is independent of the private health funds, private and public hospitals and health service providers.

what if I just want some information about health insurance?

We can help with information about private health insurance arrangements. Telephone our hotline 1800 640 695, email us at info@phio.gov.au, or check out our websites at www.phio.gov.au and www.privatehealth.gov.au

We also have a number of brochures and publications about private health insurance arrangements:

- ▶ Choosing a Health Insurance Policy
- ▶ 10 Golden Rules of Private Health Insurance
- ▶ Service Charter
- ▶ The Right to Change - Portability in Health Insurance
- ▶ Doctors' Bills
- ▶ State of the Health Funds Reports
- ▶ Annual Reports & Quarterly Bulletins

These are available on our website or can be provided on request.



Australian Government

Private Health Insurance Ombudsman



February 2015



what can I complain about?

Complaints need to be about private health insurance or a related matter. They can be about a private health fund, a broker, a hospital, a medical practitioner, a dentist or other practitioners (as long as the complaint relates to private health insurance).

Complaints about the quality of service or clinical treatment provided by a health professional or a hospital should be directed to the health care complaints body for your state or territory. (These are listed in the state government section of your telephone directory).

The Ombudsman cannot deal with complaints about Medicare. Complaints about Medicare should be directed to the Commonwealth Ombudsman (www.ombudsman.gov.au or 1300 362 072).

who can make a complaint?

Generally, anyone can make a complaint, as long as the complaint is relevant to private health insurance. The objective of the Private Health Insurance Ombudsman is to *“protect the interests of people who are covered by private health insurance”*. The Ombudsman will look into complaints that concern private health insurance consumers but the office may not investigate complaints of a purely commercial nature that do not have a significant impact on the rights of consumers.



what should I do if I want to make a complaint?

You should first contact your health fund or the body you are complaining about. They may be able to resolve your complaint for you.

If this contact does not solve your complaint you can contact the Ombudsman:

- ▶ Telephoning our Complaints Hotline **1800 640 695** (a free call from any landline in Australia)

- ▶ Faxing or emailing your complaint to -

Private Health Insurance Ombudsman
Fax: 02 8235 8778
Email: info@phio.gov.au

- ▶ Filling out the Make A Complaint form on our website www.phio.gov.au

what information does the ombudsman need?

When you contact the Ombudsman you should provide the following information:

- ▶ a clear description of your complaint;
- ▶ the name of your health fund and your membership number; and
- ▶ what you think would resolve the matter for you.

The Ombudsman's staff will let you know if any other information is needed.

what can happen after I make a complaint?

Many complaints result from misunderstandings. The Ombudsman's staff may be able to explain what has happened and why, and this often solves the complaint.

Otherwise, the Ombudsman's staff will contact your health fund or the body you are complaining about to get their explanation and any suggestions they have for fixing the problem.

The Ombudsman will deal with most complaints by phone, email and fax and most can be settled quickly.

Where complaints are more complex, the Ombudsman will write to the health fund or other body, seeking further information or recommending a certain course of action.

The Ombudsman's staff will keep you regularly informed, usually by telephone and will give you their name and contact number, in case you need to contact them.

