

Private Health Insurance

Complaints and your rights

Got a problem?

If you've got a problem with any aspect of our service or private health insurance products, then we want to hear about it. Just give us a call on **1800 335 425** or email info@defencehealth.com.au If you have a complaint we will treat it seriously, investigate it fairly and resolve it for you in a reasonable time frame.

The process

If we can't resolve your complaint on the spot, we'll transfer you to a team leader who will gather all the details from you. If the issue still can't be resolved over the phone, we will investigate further and get back to you.

If you've sent us an email or letter of complaint, at the very least, we'll confirm within three days that we've received it. Better still, hopefully we'll resolve the issue for you in that time.

We allow the team leader handling your complaint eight days to resolve the matter. If the team leader can't fix it, then our dedicated customer advocate takes over. And if they can't find a solution within 21 days, the Chief Executive Officer will personally get involved.

Accountability

Everyone in our Member Services team understands the importance of our complaints process. Nothing gets swept under the carpet. We are all accountable for our members' satisfaction.

So if you have a complaint, it will be logged in our communications register. And the issue and outcome will be reported to our Board of Directors for ultimate oversight.

Obviously our goal is to sort the problem out efficiently and to your satisfaction. If we can't do that, you can ask the Commonwealth Ombudsman to investigate.

External umpire

The Commonwealth Ombudsman deals with thousands of complaints from members of Australia's 34 registered health funds. The Ombudsman is independent, objective and effective. The service also handles complaints about hospitals, doctors, dentists and other health practitioners. Pretty much every health related dispute can be escalated to the Ombudsman - except for complaints about Medicare which should be directed to the Department of Human Services.

The Ombudsman can act as the umpire in a dispute that cannot be resolved between us. All the Ombudsman's complaint statistics, across all health funds, are published quarterly. You can contact the Ombudsman on 1300 362 072 or at ombudsman.gov.au

At Defence Health we take our customer service seriously. And we take all complaints seriously too. If you're not happy, we need to know about it.