

Privacy Policy

Version: March 2018

Endorsed by the Board: 22 March 2018

The Reserve Bank Health Society Limited (“the RBHS”) is subject to the Privacy Act, including the Privacy Amendment (Enhancing Privacy Protection) Act 2012, The Privacy Amendment (notifiable Data Breaches) Act 2017 and the Australian Privacy Principles (“APPs”). The RBHS aims to fully comply with its obligations under these Acts and the APPs.

The core requirements of the Act are set out in the Australian Privacy Principles (“APPs”), which cover how RBHS should collect, use, keep secure and disclose personal information. The APPs also give individuals a right to know what information the RBHS holds about him or her and a right to correct it if it is wrong.

What Information does the RBHS collect?

There are generally three main stages at which the RBHS will collect information from policy holders which is of a personal nature:

1. When you join the RBHS – The RBHS will collect relevant personal details to establish your membership of the RBHS. Information usually collected includes your name, date of birth, address, email address, telephone contact numbers, marital status, spouse (if applicable), dependants (if applicable), information about policyholder’s health and health interests, date joined the RBHS, bank account information and Medicare number.

2. During Membership – Routine information such as your address, email address, telephone contact numbers, marital status and changes to dependants are updated when you advise the RBHS of any changes. Information provided through customer surveys or online contacts. Details of policy holder enquiries or complaints to the RBHS are recorded on each policy holder’s personal file. Policy holder’s medical information is stored in a secure database. When a claim is processed the RBHS will record any information advised via the claim form.

3. When leaving – When you cease your membership the RBHS may disclose information to health funds you wish to join. Express permission to provide such information is sought on the forms you complete when ceasing membership.

RBHS does not collect personal information unless it first asks its members or the individual for it.

Sensitive information

In some instances, it may be necessary for the RBHS to collect additional information that may be of a more sensitive nature. In these circumstances the RBHS will explain why, and will collect only the information necessary for the RBHS to act appropriately.

What happens if you choose not to provide information?

If you do not provide the information requested, the following may result:

- Your claim may not be processed;
- A clearance certificate may not be issued; or
- The RBHS may not be able to undertake any policy changes requested.

Use of information

The information provided by you is used by the RBHS to:

- maintain your membership and to facilitate eligibility checking and payments for appropriate medical treatment for Policy Holders (e.g. the RBHS confirms membership details with hospitals when Policy Holders require hospitalisation);
- Liaise with the Reserve Bank of Australia (RBA) or Note Printing Australia (NPA) in regard to payment of your premiums if required. The RBHS will not inform the RBA or NPA of any changes to your personal information.
- Claim processing and benefit payments in relation to hospital, medical and other ancillary health services incurred by members. This may include instances where a third party is engaged to undertake services that are deemed to be an integral part of the claim assessment and processing system;
- Providing further health services through a contracted provider, where the member has consented, or would reasonably expect RBHS to do so, such as identifying and referring which persons covered would benefit from risk management and disease management programs. Members can opt out of receiving this information if required by contacting the fund at info@myrbhs.com.au or 1800 027 299.
- Account and billing maintenance;
- Internal business operations such as planning, product development, research and reporting to RBHS;
- Advising policy holders of product launches or other information by way of newsletter, mail, email or similar materials; members can opt out of receiving this information if required by contacting the fund at info@myrbhs.com.au, unsubscribing directly from the email or by calling 1800 027 299.
- Providing direct market offers of products and services provided by or on behalf of RBHS (or other partner organisations) which we consider may be of interest to our policy holders. You may opt out of receiving any marketing material by contacting the fund at info@myrbhs.com.au or 1800 027 299. We do not sell your personal information to any other person or entity for marketing purposes.
- Enabling RBHS to comply with statutory / legislative reporting requirements for the collection of and submission of health-related data to Commonwealth agencies. For members admitted to hospital, this is done via our contracted third party, the Australian Health Services Alliance (www.ahsa.com.au)

Your information may also be disclosed to the auditors but only to the extent of the activity or function they have been engaged to undertake by the RBHS.

The RBHS will not use personal information for other purposes without the consent of the policy holder, unless the disclosure is required by law.

To protect your privacy when undertaking telephone calls to or from members, we will always identify the person to whom we are speaking to ensure that your personal information is not disclosed to anyone who is not entitled to receive it.

Information obtained by the RBHS through telephone interaction with you may also be recorded for staff training and coaching purposes. In such cases you will be informed that the conversation will be recorded and advised of your right to cancel such recordings before proceeding. In undertaking such recordings, the RBHS will at all times comply with the Telecommunications (Interception) Act 1979 (Cth).

Use of cookies

The RBHS website may use tracking “cookies” to improve its functionality. When a person visits the website, details about the visit, such as time and date, pages accessed, duration of visit and type of browser may be recorded.

If you do not wish to receive cookies, you can change your browser settings to refuse cookies or to notify you each time a cookie is sent to your computer and give you the choice whether to accept it.

How does the RBHS collect personal information?

We collect personal information directly from the policy holder in most cases, where reasonable and practicable. When collecting personal information from the policy holder, we may collect in ways including:

- through access and use of the RBHS website and/or mobile app;
- during conversations between the policy holder and the RBHS representatives;
- when the policy holder completes an application or purchase order;
- when the law requires.

Security of information

Hard copies of information collected are stored securely with controlled access. Access to the software used to maintain the RBHS's database is strictly controlled. The RBHS regularly reviews who has access to ensure confidentiality is maintained.

RBHS will destroy or de-identify as soon as practicable if it is lawful and reasonable to do so any unsolicited personal information it receives from a consumer.

Access to personal information

Under the Australian Privacy Principles, you have the right of access to all of the personal information that the RBHS holds about you. The RBHS will provide you with a printout or information about your membership upon request and appropriate identification. We will endeavour to respond to your request within 48 hours of receipt.

You should also be aware that there may be rare occasions where your request might be either denied or only partially granted, such as in the case of an existing or anticipated legal dispute.

Who to contact

In the event that you have a privacy issue or complaint that you wish to raise, your first step should be to contact the RBHS Privacy Officer at the following address:

The Privacy Officer
Reserve Bank Health Society Ltd
Locked Bag 23
Wollongong NSW 2500

Telephone: 1800 027 299

Email: info@myrbhs.com.au

If the issue is not resolved, a formal complaint may be submitted to the Chairperson of the Board, who will arrange for it to be considered promptly by the Board. Contact details for the Chairperson of the Board are:

Reserve Bank Health Society Chairperson
Reserve Bank of Australia
GPO Box 3947
Sydney, NSW 2001

If you are still not satisfied you may lodge a complaint with the Private Health Insurance Ombudsman at the following address:

Private Health Insurance Ombudsman
Suite 2, Level 22, 580 George Street
Sydney NSW 2000

Telephone: 1800 640 695
Fax: (02) 8235 8778
Email: info@phio.org.au
Web: www.phio.org.au

Independent advice about privacy issues can be obtained from the Office of the Federal Privacy Commissioner. Contact details are as follows:

Office of the Federal Privacy Commissioner
GPO Box 5218
SYDNEY NSW 2001

Telephone: 1300 363 992

Policy availability

A copy of this Policy is available on the website www.myrbhs.com.au.

Policy review

The Policy will be reviewed annually.

Chairperson, RBHS Board

Version Control

Ver.	Date	Author	Distribution	Comments
2.0	September 2012	D. Cairney	RBHS Board, Peoplecare Management, RBHS Website, Members if requested.	Endorsed by Board September 2012. Changes made to allow referral to Broader Health Cover Programs.
3.0	March 2013	D. Cairney	RBHS Board, Peoplecare Management, RBHS Website, Members if requested	Changes Endorsed by the Board March 2013.
4.0	February 2014	D. Cairney	RBHS Board, Peoplecare Management, RBHS Website, Members if requested	Endorsed by the Board March 2013. Changes from the National Privacy Principles (NPP's) to the new Australian Privacy Principles (APP's).
5.0	October 2014	D. Cairney	RBHS Board, Peoplecare Management, RBHS Website, Members if requested	Minor update per October 2014 Board meeting – collect email & telephone contact details.
6.0	February 2015	D. Cairney	RBHS Board, Peoplecare Management, RBHS Website, Members if requested.	Annual Review – no changes
7.0	March 2016	D. Cairney	RBHS Board, Peoplecare Management, RBHS Website, Members if requested.	Simplify text where appropriate, move uses of information to one section. Add that RBHS does not sell details to other for marketing. Add section related to tracking cookies.
8.0	March 2018	D. Cairney	RBHS Board, Peoplecare Management, RBHS Website, Members if requested.	Changes to reference The Privacy Amendment (notifiable Data Breaches) Act 2017, and links to other websites.