



Mildura District Hospital Fund Limited (known as Mildura Health) Privacy Policy – Members Personal Information

Who does this policy apply to?

This privacy policy applies to all current and past members of Mildura Health whose personal information we have collected.

Protecting your privacy

At Mildura Health, we are committed to protecting and maintaining the privacy of all individuals with whom we deal. We are also committed to complying with the Privacy Act 1988 (Cth) (the **Privacy Act**) and the Australian Privacy Principles.

This policy explains how we manage the personal information which we collect, hold, use and disclose. It also explains how to contact us if you have any further queries about our management of your personal information.

This policy applies to you only to the extent that the collection and handling of your personal information by us is subject to the Privacy Act.

Our staff are trained to respect your privacy in accordance with the applicable privacy laws.

What is personal information?

Personal information is information or an opinion (regardless of its accuracy or form) about an individual, or from which the identity of a person is reasonably identifiable. It includes your name, age, gender and contact details, as well as your health information (which is also sensitive information for the purposes of the Privacy Act). In this policy, a reference to personal information includes sensitive information.

What personal information do we collect and hold?

We only collect personal information about you that is reasonably necessary for our functions or activities.

The type of personal information that we collect, hold and/or use includes:

- contact details such as your name, phone number, residential address and email address;
- date of birth;
- government issued identifiers such as your Medicare number;
- banking, payment and contribution details;
- records of member service contacts; and
- sensitive historical information including health services provided to you including your prior health insurance claims.

If you pay your health insurance premium by payroll deduction we may also collect your employer's details.

If you are admitted to hospital as a private patient you will be required to sign a National Private Patient Election Form consenting to being treated as a private patient.

This form further states that you are providing consent to the hospital to supply clinical documentation from your medical record to your health insurer, if Mildura Health requires this information to further assess a claim from the hospital for your episode of care.

How do we collect your personal information?

We only collect personal information about you in the manner permitted by the Privacy Act.

We may collect your personal information from you in a number of ways including in person, by phone, written correspondence, through our website or by email.

We may also collect your personal information from you, another person covered by your policy or from a person authorised to provide us this information on your behalf.

We may also collect your personal information from third parties, such as from our health service providers.

We may also collect your personal information from organisations engaged by us to carry out functions on our behalf such as claims administration and if applicable from your previous health fund to cancel a membership and request a transfer certificate.

Provision of personal information about another person

If you provide us with personal information about other individuals, such as other persons on your membership, you must ensure that they are aware, or will be made aware, of your provision of their personal information to us and how their personal information will be handled under this privacy policy. If the information being provided is of a sensitive nature including health information, you must first obtain the individual's consent to disclosing the information to us.

How do we hold your personal information?

When holding your personal information, we are required by the Privacy Act to take reasonable steps:

- to ensure that your personal information that we collect, hold, use and disclose is accurate, complete and up-to-date;
- to protect your personal information from misuse, interference and loss, as well as from unauthorised access, modification or disclosure; and
- to destroy or permanently de-identify your personal information if we no longer require that information for any purpose that is permitted by the Privacy Act.

Should you cease to be a member of Mildura Health, any personal information which we hold about you will be maintained for the required periods required by law.

For what purposes do we collect, hold and use your personal information?

We collect, hold and use your personal information for the following purposes:

- to provide our products and services including private health insurance;
- to perform the functions and activities related to our business such as processing your claims and paying your benefits;
- to analyse, investigate, pursue and prevent suspected fraudulent activities;
- to provide you with access to the website member portal;
- to manage our relationship with you including by contacting you about products or services, news or community events which we think may be of interest to you; and
- to comply with our legal obligations.

Our range of products and services, as well as our functions and activities, and those of our service providers may change from time to time.

Who do we disclose your personal information to?

In order to carry out the above-mentioned purposes, we may disclose your personal information to persons or organisations such as our health service providers, professional advisers and regulatory bodies.

We may also disclose your personal information to the organisations, such as health service providers, from whom we collect your information.

We may also disclose information to a person acting on your behalf to whom you have granted a delegated authority.

We will not send member information overseas unless it is specifically required to provide a member service.

We will not disclose your personal information for any purpose that is not related to your relationship with us. We will not sell your personal information.

Marketing

When you become a member you consent to us using your personal information for direct marketing purposes unless you contact us to withdraw your consent. Marketing will be limited to Mildura Health product and member services and relevant member information.

We may use your personal information to contact you (including by phone, text message or email) about products or services that we think may be of interest to you. This may include our own, or a third party's products or services.

In particular, we may contact you about products and services we think may be of interest to you after you cease to hold a private health insurance policy with us. For example, we might contact you about renewing your old policy or taking out a new policy.

Social Networking Services

We use social networking services such as Facebook to communicate with members and the public about Mildura Health Fund. When you communicate with us using these services we may collect your personal information and use it to help us to communicate with you and the public. The social networking service will also handle your personal information for its own purpose. These sites have their own privacy policies and may collect and hold your personal information overseas.

How can I opt-out of receiving marketing material?

You may opt-out of receiving marketing information from us at any time by:

- calling us on 03 5023 0269;
- emailing us at mhf@mildurahealthfund.com.au.

Please allow five working days for your request to be actioned by us.

What if I don't want to give you my personal information?

You are not required to give us your personal information. However, without personal information we may not be able to provide you with the products or services that you request of us. For example, we will need your name, residential address and date of birth to provide you with private health insurance cover and to be able to pay benefits.

How can you access and seek correction of personal information held by us?

We try to ensure that the personal information we hold is accurate, complete and up to date and appreciate your assistance in notifying us with evidence when your details change.

You can access or seek correction of your personal information by:

- calling us on 03 5023 0269;
- emailing us at mhf@mildurahealthfund.com.au; or
- by mail at P.O. BOX 5046, Mildura, VIC, 3502.



We will give you access to your personal information if practicable, and will take reasonable steps to amend any personal information about you which is inaccurate or out of date.

We may refuse you access to, or we may refuse to correct, your personal information in certain circumstances permitted by the Privacy Act. In such a case, we will provide you with written notice of the reasons for our decision.

We do not charge a fee to give you access to your personal information. However, we reserve the right to do so depending on the nature and extent of your request.

How do we secure your personal information?

We have systems and internal controls in place to hold your information securely. Only authorised staff are granted access to your information and security systems are in place for our information technology platforms.

Access to your personal information through our website

If you access your account information online through our website using register user identification we may collect personal information about your visit electronically.

We occasionally use a third party service to collect general information about how people use our website. This anonymous information is aggregated, and doesn't reveal personally identifiable information about anyone who uses our website.

How can you complain about a breach of the Australian Privacy Principles and how will we deal with your complaint?

If you have any questions, concerns or complaints about how we collect or manage your personal information, then you may raise that matter with our Privacy Officer. Our Privacy Officer can be contacted as follows:

- calling us on 03 5023 0269;
- emailing us at mhf@mildurahealthfund.com.au; or
- by mail at P.O. BOX 5046, Mildura, VIC, 3502.

We will endeavour to promptly respond to your questions, concerns or complaints. We will also endeavour to resolve any concerns or complaints which you may have to your satisfaction. However, if you are unhappy with our response, you can complain to the Office of the Australian Information Commissioner (www.privacy.gov.au), who may investigate the complaint further.

Are we likely to disclose your personal information to overseas recipients?

No, we are not likely to transfer your personal information to overseas recipients. However, there may be occasions where we are required to do so in order to provide you with our products or services, or manage our relationship with you.

If we transfer your personal information outside Australia, we will comply with the requirements of the Privacy Act which relate to trans-border data flows.

What if I have further questions?

If you have any questions about our privacy policy, then you may contact our Privacy Officer whose contact details are listed above. If you have questions about the Privacy Act, then you may contact the Office of the Australian Information Commission.

Changes to this Privacy Policy

We may change this privacy policy from time to time and encourage you to check the Mildura Health website at www.mildurahealth.com.au for the latest version.

Effective Date: 31 August 2017