Collection Statement for Queensland Country Health Fund health cover

Queensland Country Health Fund (ABN 11 126 884 786), Queensland Country Dental and its subsidiary Queensland Country Care Navigation Ltd (ABN 92 610 024 916) ('we', 'us', 'our') are bound by the Australian Privacy Principles (APPs) under the Privacy Act 1988 (Cth) (Privacy Act). This Privacy Collection Statement contains information about how we deal with your personal information.

We may modify this Privacy Collection Statement from time to time without notice to you.

Important Information

Please ensure that you read all documentation provided to you before any decision is made to purchase a health insurance product and ensure you retain a copy of the documentation for future reference.

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Our commitment

It is important for us to protect and keep your personal information, including your health information, secure and to keep your health information confidential. To achieve this, we are committed to complying with the requirements of the Privacy Act and APPs when we collect, hold and manage your personal information, that is, information that allows others to identify you.

The APPs provide a set of rules which govern how we collect, use, disclose and store personal information. The APPs also require us to have a clearly expressed and up-to-date APP privacy policy about our management of personal information.

Personal information we collect and hold

We may collect or ask for the following information:

Identification information	Your name and date of birth
Contact information	Your postal and email addresses, phone numbers
Government identifiers	Medicare Card number
Financial information	Bank account and/or credit card details for payment of your premiums and payment of benefits, as well as information relating to hardship suspension applications
Historical information	Information about your prior insurance claims and health fund membership
Medical history and medication details	Establish past and present illnesses, conditions, and medication details for care navigation services.
Patient Information	Details of professional services provided including sensitive information such as medical history and dental assessments.
Provider information	Name, address, government issued identification numbers including AHPRA registration number and Medicare details, contact details

We will only collect personal information that is related to our providing, or arranging others to provide, private health insurance products, dental or care navigation services.

Outline of our Privacy Collection Statement

This Privacy Collection Statement sets out how we manage your personal information. It sets out:

- the kinds of personal information we collect and hold
- how we collect and hold personal information
- the purposes for which we collect, hold, use and disclose personal information
- how the customer can access the personal information we hold
- how the customer can seek to correct the personal information we hold
- how the customer can make a complaint about the way we have collected, held, used or disclosed their personal information
- whether we are likely to disclose a customer's personal information to overseas recipients and if so, the countries to which disclosure is likely to be

It also sets out your privacy rights what you can do to have information corrected and what to do if you have a dispute with us about your privacy rights.

How we collect personal information

We only collect personal information about you in the manner permitted by the Privacy Act. Wherever possible, we will collect information directly from you. This information will generally come from what you provide when you apply for a health insurance policy, or when you ask us to take certain action on your policy or health program. However, in some circumstances, we may also collect information about you from third parties.

These third parties include:

- Joint Policy Holders (Partner or Dependants)
- Your agents, representatives and other people authorised by you such as your lawyers and accountants
- Insurance brokers and our third-party distributors
- Another health insurance provider, hospitals and other health service providers and organisations which manage the transfer of information between health service providers and us

We may also collect your personal information from related companies. If you provide us with personal information about another person (for example a referee or a joint Policy Holder), you must ensure that you are authorised to do so. You must also inform that person of who we are, that we will use and disclose their personal information in accordance with this Collection Statement, and that they can gain access to that information in accordance with our policy.

How we hold personal information

We hold your personal information in either electronic or paper files. As we have a commitment to ensure all personal information is held securely, we have in place security systems to protect information from unauthorised access. We also limit access to our authorised personnel and only as needed.

Where personal information is no longer needed for any of our functions or activities, we ensure that the information is destroyed securely or de-identified.

Why we collect, hold, use and disclose personal information

We may collect and use personal information for several purposes, such as:

- performing the functions and activities related to our business including
  - providing you with health insurance products and services
  - processing your claims and paying your benefits
  - referring qualifying Members for care navigation services
  - for qualifying Members - arranging for the provision of health-related services on your behalf (care navigation service).
  - Providing dental services to you through our dental practice including maintaining and administering your patient file(s)
  - Verify your identity and status as a health practitioner or other provider which may include government issued identifiers
- managing our relationship with you including by contacting you about our products and services, news or community events which we think may be of interest to you
- conducting market or customer satisfaction research.
- The payment of your premiums including whether you have paid on time, when payments are due and when actually paid.
- Establish and maintain a provider relationship with you, make payments to you, provide you with information about our processes, benefits and business rules.
- Provide our members with information about your practitioner services We also collect and hold personal information as otherwise required by law.

In providing our products and services to you, it may be necessary for us to disclose personal information to other organisations. We only disclose personal information to the extent necessary, to the extent required by law or as consented to by you. The types of organisations that we can disclose personal information to are:

- hospitals, medical and ancillary service providers and other health insurers
- professional advisors
- regulatory bodies
- technology providers
- contractors for member benefit statement and other printing and mail outs market research or direct marketing
- debt collection agencies or process servers
- Australian Health Service Alliance ('AHSA')
- Australian Regional Health Group (ARHG')
- other external service providers who the Health Fund engages from time to time to carry out, or advise on, its functions and activities

We will also disclose personal information to law enforcement and government agencies as required by law.

Our use of Artificial Intelligence and Automated Decision Making (ADM)

We may use artificial intelligence (AI), including both machine learning and generative AI, to assist us in providing our products and services and in carrying out our functions as a Private Health Insurer, for example to transcribe and summarise interactions with you and undertake data analytics.

In some circumstances, we may use computer systems (which may include AI) to make decisions, or to materially assist us in making decisions, about you (Automated Decisions).

Other Information we collect from you

When you visit our website or use our mobile apps, we may collect information from you including: your location information, IP address, mobile device and network information, and any third-party sites you access. For more information about how we do this, visit https://www.queenslandcountry.health/cookies/.

Disclosure to overseas recipients

Some of our service providers to whom we disclose your personal information may be located overseas. Please refer to HBF Privacy Policy available at www.hbf.com.au/about-hbf/legal/privacy for more information.

Unsubscribe From Marketing Communications

If you no longer wish to receive marketing communications from us, please use the unsubscribe link contained in all our email communications. Alternatively, you can contact us on 1800 813 415 or info@queenslandcountry.health

How you can access and/or correct your personal information

You can request access to your personal information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us, by visiting us at any Health Fund Retail Centre or Queensland Country Bank branch, or by email, telephone or online.

Contact details can be found at this link on our website at www.queenslandcountry.health/help-centre/contact-us.

Correction of some personal information can also be made by you through Online Member Services.

We currently do not charge any fees for giving customers access to their personal information. We may however charge a fee for the reasonable cost of providing photocopies of documents requested by you.

Making a complaint

We offer an internal complaint resolution scheme which any customer can access at any time without charge. You can make a privacy complaint in the following ways:

- in person at any Health Fund Retail Centre
- by calling us on
  - 1800 813 415 - Queensland Country Health Fund
  - 1300 848 034 - Care Navigation
- by email to info@queenslandcountry.health
- our website at www.queenslandcountry.health/help-centre/contact-us/
- in writing to: Privacy Officer, GPO Box C101, Perth WA, 6839

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 Privacy Commissioner (www.oaic.gov.au) or the Private Health Insurance Ombudsman.