



The Health Insurance Industry Code

Health Funds Association of New Zealand (HFANZ) has developed this industry code (the Code) with those health insurers that are HFANZ members (Health Insurers).

The purpose of the Code is to set out key principles in a way which will help inform customers and potential customers (Customers) that these Health Insurers will act in good faith and in a responsible manner when dealing with Customers.

This Code is in addition to a Customer's statutory rights and the terms and conditions of their policies and may be reviewed and updated by HFANZ from time to time.

For further information on health insurance, the statutory dispute resolution schemes, HFANZ members and the Code please talk to your Health Insurer or visit www.healthfunds.org.nz

Under this Code, Health Insurers will:

1. Meet the following commitments and standards set out in this Code.
2. Not advise, sell, advertise or use promotional literature in a manner that is misleading, deceptive or confusing.
3. Only provide their Customers with accurate information about products and services, their terms and conditions and exclusions that may apply to those products and services.
4. Provide (in a suitable form) invoices for premiums and certificates of insurance or policy documents to their Customers and ensure Customers are informed about changes to their premiums or terms and conditions.
5. At all times act prudently and honestly in their dealings with their Customers.
6. Have claims processes and ensure they provide adequate details to their Customers of that process.
7. Have a fair complaints procedure and provide details to their Customers of that procedure and advise them of the approved dispute resolution scheme they belong to.
8. Deal promptly with things that go wrong and act empathetically when considering their Customer's complaint.
9. Respect their Customers' personal information, including health information, and only use it in accordance with the law and the policy's terms and conditions.
10. Ensure their staff are well trained so they can put this Code into practice and maintain suitable programmes to ensure compliance with this Code.

Note: This Code was adopted by the Health Funds Association on 3 March 2011. It replaces and supersedes the Code of Practice for Health Insurance Underwriters which was adopted in 1992.