

## Minimum Guidelines for the Life Code of Practice: Rehabilitation Services

The aim of these guidelines is to establish minimum standards and promote consistency in the provision of rehabilitation services across the life insurance industry in the context of the Life Code of Practice. These guidelines apply to the provision of rehabilitation services internally and externally. Given the varying claims management models across the industry, 'internal teams providing rehabilitation services' in the context of this document refers to (but is not limited to) allied health professionals in Internal teams providing rehabilitation services or claims assessors involved in managing rehabilitation services. Individual life insurers remain responsible for defining and documenting a rehabilitation model specific to their business needs that upholds the principles of the Code.

Section	Clause	Guidelines for Internal Teams Providing Rehabilitation Services	Guidelines for Rehabilitation Providers
<b>1. Introduction and Objectives</b>	<b>1.4</b> The objectives of the Code are: a) to commit us to high standards of customer service throughout your relationship with us; b) to seek continuous improvement within the life insurance industry; c) to communicate with our customers in plain language where possible; and d) to increase trust and confidence in the life insurance industry.	<p>Internal teams providing rehabilitation services will be open and transparent about the purpose and nature of rehabilitation services being provided and rehabilitation offerings available to customers.</p> <p>Internal teams providing rehabilitation services can demonstrate a commitment to ensuring high quality service provision and consistent reporting to evidence the benefits of rehabilitation support services. Such reporting will include outcomes that highlight positive customer experiences including return to work rates, improvement in function and capacity, and health and wellness outcomes. This will continue to support best practice rehabilitation within the life insurance industry.</p> <p>Internal teams providing rehabilitation services can demonstrate that Rehabilitation Providers are chosen based on their ability to best meet the specific needs of the customer.</p>	

**1.5** The principles that apply to our products and services that are covered by the Code are:

- a) clarity and transparency;
- b) fairness and respect;
- c) honesty;
- d) timeliness; and
- e) communications in plain language.

Internal teams providing rehabilitation services can demonstrate a philosophy based on the core principles of the Code (clarity, transparency, fairness, respect, honesty, timeliness, plain language).

Communication with customers and all relevant parties can demonstrate the core principles (clarity, transparency, fairness, respect, honesty, timeliness, plain language).

Rehabilitation Providers can demonstrate a commitment to following principles of the Code:

- a) Transparency: customer is informed of the role Rehabilitation Providers play in assisting the customer with their recovery;
- b) Fairness & respect: Rehabilitation Providers listen to the needs of the customer and ensure that they see the situation in an unbiased manner;
- c) Honesty: Rehabilitation Providers will deliver support that is appropriate and deliver on promises that they make to the customer, particularly when implementing rehab strategies and involving other parties such as an employer or treating health practitioner;
- d) Timeliness: Rehabilitation Providers will deliver on commitments when they say they are going to;
- e) Plain language: open and clear communication is used in all interactions.

**2. Scope of the Code**

**2.1** The Code applies to:

- a) registered life insurance companies issuing Life Insurance Policies that are covered under membership of the FSC; and
- b) any other industry participant, including a non-FSC member, which adopts the Code by entering into a formal agreement with the FSC and the Life CCC to be bound by the Code. You can find a list of the entities that are bound by the Code on the FSC website.

Rehabilitation Providers can demonstrate a commitment to being bound by and adhering to The Code.

**7. Consumers requiring additional support**

**7.1** We recognise that some groups may have unique needs...when...claiming on their insurance, making a Complaint and communicating with us. Where we identify that a customer requires additional support, we will take reasonable measures to ensure that we provide additional support.

Internal teams providing rehabilitation services can demonstrate a commitment to tailored rehabilitation services and accommodate customers with special needs that may or may not exist separately from a claimed condition.

Rehabilitation Providers can demonstrate a commitment to providing services that meet the unique needs of each customer, ensuring support is provided to promote equal access for those with special needs.

**8. When you make a claim**

**8.2** When you make a claim we will consider all of the features of the Life Insurance Policy to which your claim relates in order to ensure you are claiming for all available benefits under your Life Insurance Policy.

Internal teams providing rehabilitation services will support Claims Teams in ensuring customers are aware of the rehabilitation bonus when applicable to their policy.

**8.5** We will only ask for and rely on information and assessments that are relevant to your claim and policy, and we will explain why we are requesting these. This can include, for example, financial, occupational and medical information. If you disagree with the relevance of any information, we will review the request, and if you are not satisfied with our review we will tell you how you can make a Complaint.

Internal teams providing rehabilitation services will ensure the overarching principles and promises of the Code are upheld in supporting the claims management process.

Internal teams providing rehabilitation services will ensure any rehabilitation assessments undertaken are relevant to a customer and their claim.

**8.6** Where we require information from other sources, such as your doctor, accountant or another health professional, we may ask you for a general authority to obtain information about you from them. We will only use a general authority to obtain information that we reasonably believe is relevant to your claim. You can instead authorise us to request particular information from particular sources. However, this may cause delays in the assessment of your claim or mean that we are unable to assess your claim, and we may require further authorities before we can progress the assessment of your claim.

Internal teams providing rehabilitation services to ensure Rehabilitation Providers are obtaining the appropriate authority / consent from customers at the time of the initial assessment.

Rehabilitation Providers to obtain authority / consent at the initial assessment and set clear expectations that they will utilise it to liaise with and access information and feedback from key stakeholders that is relevant and necessary.

**8.8** If we request a report from an Independent Service Provider, we will ask for the report to be provided to us no later than four weeks after the date of request or the date of your appointment (if you are required to attend one).

Internal teams providing rehabilitation services can demonstrate a commitment to understanding the timeframe requirements as specified by the Code for the claims assessment process and will ensure rehabilitation services are delivered in a timely manner.

Rehabilitation Providers to strictly adhere to the timeframes specified in the relevant service level agreements with each insurer.

**8.26** For income-related claims we will:

- a) seek to identify ways we can support your recovery at the early stage of your claim;
- b) seek to collaborate with your doctor, other healthcare providers and your employer in ways which will optimise your health outcome;
- c) ensure you have a primary contact person for the duration of your claim; and
- d) if injured or ill, we will promote bestpractice rehabilitation and injury management.

Internal teams providing rehabilitation services can demonstrate a commitment to promoting best practice rehabilitation and injury management and ensure the right service is provided at the right time with a holistic biopsychosocial approach to support and enhance customer experience, and optimize recovery.

Internal teams providing rehabilitation services will ensure rehabilitation programs are evidence-based with clear goals that are reviewed and updated in line with a customer's recovery.

Internal teams providing rehabilitation services will ensure collaboration with key stakeholders is maintained as part of a proactive case management approach.

Rehabilitation Providers will utilise best practice rehabilitation principles by providing the right type of service and assessment at the right time with a holistic biopsychosocial approach to support and enhance customer experience, and optimize recovery.

Rehabilitation Providers will deliver evidence-based interventions with clear goals that are reviewed and updated as relevant to the customer.

Rehabilitation Providers will liaise and collaborate with key stakeholders in the customer's recovery to ensure all parties work together to facilitate a seamless service of the right supports.

Rehabilitation Providers will engage in proactive case management so interventions remain in line with a customer's recovery and capacity.

**10. Standards for third parties**

**10.2** This section applies to agreements with Independent Service Providers that we enter into or that are renewed after we are bound by the Code, which must reflect the standards of the Code as they relate to the Independent Service Provider's services.

Internal teams providing rehabilitation services will have agreements in place with Rehabilitation Providers that reflect the standards and principles of the Code.

Internal teams providing rehabilitation services will engage Rehabilitation Providers that are compliant the Expert Witness Code of Conduct.

**10.3** We will require Independent Service Providers to act with honesty, fairness, respect, transparency and timeliness towards you and us.

Internal teams providing rehabilitation services can demonstrate a commitment to ensuring Rehabilitation Providers observe the following principles in all interactions with customers:

- Articulating the assessment purpose and outcomes with consistency, transparency, empathy, and in plain language;
- Making the right decisions in a timely, consistent, professional and empathic manner;
- Optimizing and promoting recovery and wellness throughout the rehabilitation process.

Rehabilitation Providers can demonstrate the following principles apply to all interactions with customers:

- Articulating the assessment purpose and outcomes with consistency, transparency, empathy, and in plain language;
- Making the right decisions in a timely, consistent, professional and empathic manner;
- Recovery and wellness is optimized and promoted through the rehabilitation process.

**10.4** We will only enter into contracts with Independent Service Providers who reasonably satisfy us of their expertise, experience, qualifications and integrity, and who hold any required Federal, State, Territory or industry licensing. Our contracts will include reference to the relevant States' and Territories' Expert Witness Code of Conduct.

Internal teams providing rehabilitation services will engage Rehabilitation Providers with the required level of expertise, experience and qualifications to best meet a customer's needs.

Rehabilitation Providers can demonstrate the required level of expertise, experience and qualifications when requested by a life insurer.

Rehabilitation Providers can demonstrate compliance with industry licencing and the Expert Witness Code of Conduct when required.

**10.6** We will only rely on reports from treating doctors, allied health professionals and Independent Service Providers in relation to your application for insurance or claim that we are satisfied are impartial and objective. All details in a report will be taken into account.

Internal teams providing rehabilitation services will engage Rehabilitation Providers that provide assessments and services that are impartial, objective evidence-based, reflective of best practice, and in line with industry expectations and standards.

Rehabilitation Providers can demonstrate all assessments and services provided are impartial, objective, evidencebased, reflective of best practice, and in line with industry expectations and standards.

**10.7** We will require Independent Service Providers to comply with the Privacy Act 1988 and maintain confidentiality of your information, and only use that information for the purpose of the service they are providing.

Internal teams providing rehabilitation services will engage Rehabilitation Providers that are compliant with the Privacy Act (1988).

Rehabilitation Providers can demonstrate compliance with the Privacy Act (1988).

**10.8** We will require that an Independent Service Provider involved in your application for insurance or claim must notify us if you make a Complaint about their services, and we will handle the Complaint in accordance with our internal Complaints process unless we are satisfied they have their own complaints handling process of an equivalent standard.

Internal teams providing rehabilitation services will engage Rehabilitation Providers who have a formal complaints process or register and will ensure customers are assisted to engage in this process when required.

Rehabilitation Providers will have a documented formal complaints process or register and can demonstrate evidence of this when requested by individual insurers.