



October 2014

Reporting Fraud

An overview of how HCF handles reports of potential fraud or claims abuse

Introduction

To protect the interests of our customers, employees and other stakeholders by minimising exposure to fraud, theft and dishonesty, HCF (including its subsidiaries) encourages customers, staff, health providers and the wider community to report known or genuinely suspected incidents of fraud and claims abuse.

This overview explains our approach and the minimum standards you can expect when you make a report.

What types of conduct can be reported?

HCF encourages reports of known or genuinely suspected incidence of fraud, claim abuse or breaches of the law that impact HCF or its subsidiaries. This includes, but is not limited to, instances involving conduct that is:

- **Fraudulent** – an intentional, dishonest act designed to obtain a financial advantage (such as claiming for any service that was not provided at the time or in the manner stated).
- **Corrupt** – collusion between members, providers or staff designed to provide a financial advantage to a person or entity, to which they are not entitled.
- **Illegal** – breaches of the laws of any Australian State or Territory, such as theft, larceny or assault.

It also includes, instances involving conduct which may cause financial or non-financial loss to HCF.

Minimum standards of conduct by HCF

HCF is committed to a high standard of integrity and business conduct. We will endeavour to maintain your confidentiality wherever possible and act in accordance with the following principles:

- Integrity
- Impartiality
- Objectivity
- Diplomacy
- Empathy
- Respect

HCF's expectations of individuals making a report

HCF expects that reports will be:

- Made in good faith;
- Objective (including disclosing any potential bias/conflicts of interest); and
- Factually accurate, complete and without material omission (to the greatest extent possible).

HCF reserves the right to not investigate any report which it believes is vexatious, slanderous, defamatory, dishonest or unfounded. Whilst a report made by an individual involved in the conduct being reported does not absolve that individual of any liability, HCF will consider the admission and contrition shown as a factor when deciding relevant action to be taken.

How to make a report

If you suspect fraud or other dishonest conduct, tell us. Even if it turns out to be nothing, you'll probably have alerted us to a potential improvement in our system. You can report your concerns via any of the following channels:

- **Telephone:** 1800 727 721
- **Online:** <https://www.hcf.com.au/online-forms/fraud-tip-off-form/>
- **Fax:** 02 82964611
- **Email:** investigations@hcf.com.au
- **Post:** marked **Confidential** and sent to

**HCF Investigations,
GPO Box 4242
SYDNEY NSW 2001**