

Bupa Health Dialog Privacy Policy

1. Introduction

1.1 Who we are

In this policy “we”, “us”, “our” and “Bupa Health Dialog” refers to Bupa Health Dialog Pty Ltd (ABN 31 142 900 472). Bupa Health Dialog provides health coaching and related services in Australia.

1.2 Protecting your privacy

Protecting your privacy and maintaining the confidentiality of your personal (and health) information is important to Bupa Health Dialog. This policy sets out how we handle your Personal Information, including the collection, storage, use and disclosure of your Personal Information, how you can access and change your information, provide us with feedback or make a complaint.

Bupa Health Dialog is bound by the National Privacy Principles set out in the Privacy Act 1988 (Cth) (**Privacy Act**) and any other applicable privacy legislation, including (but not limited to) the Health Records Act 2001 (Vic), Health Records and Information Privacy Act 2002 (NSW) and the Health Records (Privacy and Access) Act 1997 (ACT).

1.3 Definitions

Consent means your permission. Your Consent can be express or implied. Express Consent can be written (e.g. when you sign a form or send us correspondence) or verbal (e.g. when you give us permission over the phone). Your Consent will be implied when we can reasonably form a conclusion that you have given Consent by either taking action or deciding not to take action. For example, if you received correspondence from us in the past promoting our services, we have your implied Consent to send you further correspondence, until you tell us otherwise.

Customer means a person who is receiving, or has in the past received, or is eligible to receive our health coaching services.

Client means the party on behalf of whom our services are provided to you and may include a Private Health Insurer, your employer or another organisation.

Health Care Provider means a person who provides goods or services as part of hospital treatment or general treatment, or manufactures, or supplies goods provided as part of hospital treatment or general treatment and includes allied health professionals.

Health Information has the same meaning that it has under the Privacy Act, namely :

(a) information or an opinion about:

(i) the health or a disability (at any time) of an individual;

or

(ii) an individual's expressed wishes about the future provision of health services to him or her; or

(iii) a health service provided, or to be provided, to an individual;

that is also personal information; or

(b) other personal information collected to provide, or in providing, a health service; or

(c) other personal information about an individual collected in connection with the donation, or intended donation, by the individual of his or her body parts, organs or body substances; or

(d) genetic information about an individual in a form that is, or could be, predictive of the health of the individual or a genetic relative of the individual.

Health Partner means a person who has been expressly nominated by a customer to act on their behalf in relation to health matters and to support the customer during the health coaching process and includes:

- an **Activated Health Partner**, being a person who has been nominated by the customer and may act on the customer's behalf when the customer is incapacitated or otherwise unable to act on their own behalf. For example, if the customer is in hospital, Bupa Health Dialog may speak to their Activated Health Partner; and
- a **Designated Contact**, being a person who has been nominated by the customer to act on their behalf regardless of whether the customer is incapacitated. For example, a customer may nominate their spouse to act on their behalf as a primary contact person for us.

Health Management Program means a program intended to either reduce the complications in a person with a diagnosed chronic disease, or prevent or delay the onset of chronic disease for a person with identified multiple risk factors for chronic disease, as defined in the Private Health Insurance Act 2007 (Cth).

Organisation means an individual, a body corporate, a partnership, any unincorporated association, a trust or other entity who has engaged us to provide our services to Customers on their behalf.

Personal Information has the same meaning that it has under the Privacy Act, namely, information or an opinion, whether true or not, and whether recorded in material form or not, about an individual whose identity is apparent or can be reasonably ascertained from the information or opinion. This includes Health Information.

Personal Representative means a person who is authorised by law to act on a customer's behalf in relation to health decisions. This may include a validly appointed guardian or power of attorney. We will only speak to a Personal Representative where we are reasonably satisfied that the Personal Representative has the authority to act on that person's behalf in relation to health decisions.

Private Health Insurer means an Organisation providing health insurance business and/or health-related business, as defined under the Private Health Insurance Act 2007 (Cth).

Sensitive Information is a sub-set of Personal Information, as defined under the Privacy Act and includes Health Information.

2. Collection of your Personal Information

2.1 The purposes for which we collect Personal Information

We will only collect your Personal Information for the purposes of offering and providing our health coaching, Health Management Programs and related services to you, and to ensure our services are provided to you in accordance with the law, and with our policies and procedures.

2.2 The types of Personal Information we collect

The amount and type of Personal Information we collect from you and hold about you will depend on whether you have chosen to use our services. If you have received health coaching and/or related services from us the information we may collect and hold about you includes:

- your name, address, telephone number and email contact details;
- your gender and date of birth;

- Health Information, which includes the treatments you have had or are planning to have, and health conditions or ailments that you have suffered or may be at risk of suffering, and any other information that is relevant to your health;
- name and contact details of any Health Partner or Personal Representative authorised to act on your behalf when speaking with us;
- the name of our Client on whose behalf we are contacting you;
- details of any correspondence and resources that we have sent you, such as brochures, information sheets or videos;
- details of any conversations we have had with you.

In general, we do not hold information about persons who are not our Customers. However, if you have previously contacted us to make an enquiry, we may hold records of this interaction. Similarly, if we have previously contacted you and you declined to participate in coaching at that time, we may also hold details about this interaction.

2.3 How we collect your Personal Information

We may collect Personal Information from you in a range of ways, including:

- when we speak to you on the phone as part of your coaching program we will record details of this interaction and the call may be recorded;
- if you send us any correspondence or complete any documentation we send you.

We will always try to collect your Personal Information directly from you. However, there may be circumstances where we will collect your Personal Information from other persons or entities, including:

- if our services are made available to you through one of our Clients, we may collect your Personal Information from that Client;
- if you have nominated a Health Partner or Personal Representative to act on your behalf, we may collect your Personal Information from that person.

If you have provided us with Personal Information about another person (such as your Health Partner) you need to ensure you have obtained their Consent before doing so. You should also inform this person that you have done so and that they can refer to this document in relation to how we will handle their Personal Information.

2.4 Where we collect your Personal Information from our Client

If our services are made available to you through our Client, we may collect your Personal Information from those parties to enable us to contact you and offer our services to you on their behalf. This may include your Health Information, held by the Client.

Your participation in our health coaching or related services is always voluntary and you can withdraw your Consent to participate at any time.

In order to provide you with a tailored health coaching program, we require your Consent to access your Health Information from our Client.

2.5 If you do not provide us with your Personal Information

If you do not provide us with your consent to access your Personal Information from our Client and/or Personal Information from yourself where necessary, we may be unable to offer you our services. For example, if you do not wish to provide us with information about your health, we will be unable to provide you with quality and tailored health coaching.

3. Use and disclosure of your Personal Information

3.1 How we use your Personal Information

We use your Personal Information for the purposes of offering and providing our health coaching and related services to you and to operate an efficient and sustainable business. As part of these processes, we may use your information to:

- contact you to advise you about health coaching and/or Health Management Programs available to you to assist you in managing your health;
- develop and provide you with a tailored health coaching plan;
- answer your queries and provide you with health-related resources such as pamphlets, videos and online resources;
- carry out internal functions such as administration, accounting and information technology;
- practice effective risk management and quality control through auditing and compliance monitoring;
- carry out quality assurance;
- conduct customer satisfaction surveys and to otherwise evaluate our services;
- conduct marketing, research and statistical analysis;
- comply with any laws or regulation.

In addition, we may use de-identified information to conduct data analytics and to identify suitable candidates for Health Management Programs.

3.2 Who we may disclose Personal Information to

To allow us to provide and administer our services to you, and to operate an efficient and sustainable business, we may need to disclose your Personal Information to third parties. This may include disclosure in the following circumstances:

- if our services are made available to you through our Client, we may advise that Client that we have provided a particular Health Management Program, health coaching or related services to you;
- where you have a nominated a Health Partner, we may disclose your information to that person. We may share information about your health coaching plan with your Health Partner, however where you have an Activated Health Partner, that person will be able to act on your behalf and make decisions when you are incapacitated or unable to act on your own behalf;
- where you have a Personal Representative who is authorised by law to act on your behalf, we may disclose your information to that person;

- where you have Consented and requested for us to do so, we may speak to any Health Care Providers responsible for your care in relation to your health;
- where we engage auditors or other persons acting as our agent to carry out services on our behalf and to ensure the integrity of our operations;
- where disclosure is required or authorised by law, e.g. when we receive a compulsory notices from courts of law or government bodies;
- where required by a body having regulatory authority over any part of our business or affairs;
- in circumstances where we believe that disclosure is necessary to lessen or prevent a serious and imminent threat to your life, health or safety, or the life, health or safety of other persons.

3.3 How we store Personal Information and for how long

We will take all reasonable steps to ensure that your Personal Information is stored securely and is protected from misuse and loss and from unauthorised access, modification or disclosure. This includes a range of systems and communication security measures (including password controlled secure system access, firewalls and data encryption) as well as the secure storage of documents held in hard copy.

Access to your Personal Information will be restricted to those persons who require access in order to deliver our services to you and who have been properly authorised. When you are receiving coaching services from us, your details may be accessed by any of our health coaches or employees who are involved in providing our services to you.

We will keep your Personal Information for as long as it is required to provide you with our services and to comply with legal requirements. Where you have received coaching and related services from us, we will keep records of this for at least 7 years.

If we no longer require your Personal Information for any purpose, including legal purposes, we will take reasonable steps to securely destroy or permanently de-identify your Personal Information.

4. Accessing and correcting your Personal Information

4.1 Your right to access your Personal Information

You can access the Personal Information we hold about you at any time. Simply contact us to make your request (our contact details are at the end of this document).

We will always endeavour to meet your request for access. However, in some circumstances we may decline a request for access. This includes the following circumstances:

- we no longer hold or use the information;
- providing access would have an unreasonable impact on the privacy of other persons;
- the request is frivolous or vexatious;
- the information relates to existing or anticipated legal proceedings and would not normally be disclosed as part of those proceedings;
- providing access would be unlawful;
- denying access is required by law;

- providing access would be likely to prejudice the detection, prevention, investigation and prosecution of possible unlawful activity;
- the information would reveal our commercially sensitive decision-making process; and
- access would pose a threat to the life or health of any individual.

If we decline your request for access, we will give you reasons for our decision when we respond to your request.

We reserve the right to charge you a reasonable fee for access to some types of information. These charges will be limited to the cost of recouping our expenses for providing you with information. For example, document retrieval, photocopy, labour and delivery to you. We will not charge you to make a request to access your information.

4.2 Correcting your Personal Information

To provide you with the best possible service, it is important that the information we hold about you is accurate. We will take all reasonable steps to ensure that your Personal Information is accurate, complete and up-to-date at the time of collecting, using or disclosing the information.

If you believe that any information we hold about you is inaccurate, incomplete or out-of-date, you should contact us to notify us. We will promptly amend your record. Or, if we disagree with the changes you request to your Personal Information, we will give you a reason and put a note on your record indicating that you disagree.

5. Your privacy online

5.1 Online data collection and use

The information handling processes outlined in this document also relate to any Personal Information collected online via any the Bupa Health Dialog website.

When an individual accesses our website, anonymous technical information may be collected about user activities on the website. This may include information such as the type of browser used to access the website and the pages visited.

This information is used by us to make decisions about maintaining and improving our websites and online services. This information remains anonymous and is not linked in any way to personal identification details.

5.2 Cookies

A "cookie" is a small text file placed on your computer by a web server when you access a website. Cookies are frequently used on websites. Cookies in themselves do not identify the individual user, just the computer used.

We use cookies to collect data to help us determine which pages are most popular, peak usage times and other information that helps us make our websites easier and more efficient for you to use. When you visit our websites we may set a cookie on your machine so that when you next visit our websites it links to your Personal Information that is stored on our system.

You can choose if and how a cookie will be accepted by configuring your preferences and options in your browser. For example, you can set your browser to notify you when you receive a cookie or to reject cookies. However, if you decide not to display cookies, then you may not be able to gain access to all the content and facilities of this website.

6. Resolving your Concerns

You can contact us at any time if you have any questions or concerns about this document or about how your Personal Information has been handled.

You can contact our Privacy Officer by directing your correspondence to:

Privacy Officer
Bupa Health Dialog
PO Box 493
HAWTHORN BC VIC 3122

7. How to contact us

Our contact details are outlined below:

Website:

www.bupahealthdialog.com.au

Email:

info@bupahealthdialog.com.au

Phone:

1300 030 238

Monday to Friday 9.00am to 7.30pm

Mail:

Bupa Health Dialog
PO Box 493
HAWTHORN BC VIC 3122