

Requirements for Recognised Providers

Medibank pays benefits on behalf of its members for treatment provided by recognised ancillary providers (Recognised Providers) in accordance with Medibank's Fund Rules (Fund Rules). Benefits may be paid by Medibank to a Recognised Provider on behalf of the member via electronic claiming facilities such as HICAPS and CSC HealthPoint, or to the member upon receipt of a valid invoice for services provided by the ancillary provider. In either scenario Medibank may, in its absolute discretion, choose to recognise or not recognise a particular ancillary provider for the purposes of paying a benefit to or on behalf of its members.

This document sets out:

- Medibank's requirements for being a Recognised Provider;
- examples of circumstances in which a Recognised Provider's recognition may be suspended or cancelled; and
- the process by which suspension or cancellation of a Recognised Provider's recognition occurs.

These requirements apply in respect of any treatment provided to Medibank members by a Recognised Provider.

Providers covered under the National Registration and Accreditation Scheme regulated by the Australian Health Practitioner Regulation Agency (AHPRA)

Providers covered under the National Registration and Accreditation Scheme regulated by the Australian Health Practitioner Regulation Agency (AHPRA) must comply with the following criteria to be deemed a Recognised Provider by Medibank:

- Be registered, or hold a licence, under any relevant Australian state or territory legislation to render treatment for which recognition is sought;
- Meet all of the standards set out by AHPRA, the associated National Boards, the Private Health Insurance (Accreditation) Rules and Regulations, and any other applicable peak body that governs and/or regulates a particular provider's standards;
- Comply with the terms of electronic claiming facilities including, but not limited to, HICAPS and CSC HealthPoint, where a provider elects to use such electronic claiming facilities;
- Where a provider is not using electronic claiming facilities, provide a valid invoice to a Medibank member for services provided;
- Have and use a current provider number for each location where the provider engages in private practice and bill Medibank members for services at this location;
- Not allow another person to bill services to Medibank members under a provider's unique provider registration number when the services were not provided by the provider (except for dental hygienists, dental therapists and oral health specialists);
- Maintain patient records in accordance with applicable laws and professional standards;
- Upon request by Medibank, allow Medibank to audit the provider's records pertaining to services provided to and benefits paid to or on behalf of Medibank members;
- Notify Medibank within 30 days if AHPRA or any other applicable regulatory or accreditation body ceases, suspends, or places conditions or restrictions on the provider's registration;
- Notify Medibank within 30 days if the provider is no longer in private practice;

- Communicate with Medibank in English;
- Provide all billing related information to Medibank members in English.

Other Ancillary Providers

Providers not covered under the National Registration and Accreditation Scheme regulated by AHPRA must comply with the following criteria to be deemed a Recognised Provider:

- Be professionally qualified, or a member of a professional body recognised by Medibank (except for optical dispensers);
- Meet all of the standards set out by the Private Health Insurance (Accreditation) Rules and Regulations and any applicable peak body that governs and/or regulates a particular provider's standards;
- Comply with the terms of electronic claiming facilities including, but not limited to, HICAPS and CSC HealthPoint, where a provider elects to use such electronic claiming facilities;
- Where the provider is not using electronic claiming facilities, provide a valid invoice to a Medibank member for services provided;
- Have and use a current provider number for each location where the provider engages in private practice and bill Medibank members for services at this location;
- Not allow another person to bill services to Medibank members under the provider's unique provider registration number when the services were not provided by the provider;
- Maintain comprehensive and accurate patient records that:
 - are made at the time of providing the service or as soon as practicable afterwards;
 - clearly identify the patient and the treatment provided;
 - are written in English; and
 - are in a format that is understandable by a third party and allows for continuity of care;
- Have facilities that (in Medibank's opinion) meet the standards expected of a professional service provider;
- Communicate with Medibank in English;
- Provide all billing related information to Medibank members in English;
- Upon request by Medibank, allow Medibank to audit the provider's records pertaining to services provided to and benefits paid on behalf of Medibank members;
- Notify Medibank within 30 days if the provider is charged with an indictable offence or the provider's professional association places conditions or restrictions on membership;
- Notify Medibank within 30 days if the provider is no longer in private practice.

Examples of when Medibank may suspend or cancel a provider's recognition

Medibank reserves the right to suspend or cancel a Recognised Provider's recognition if it considers it reasonable. Examples of this include (but are not limited to) circumstances where:

- a provider is found to be in breach of the law or is convicted of a crime;
- the provider fails to properly handle personal information, including financial information, of patients, in breach of relevant privacy laws;
- Medibank considers that a provider has brought into disrepute, or has potentially brought into disrepute, the Medibank brand, its reputation within the community or its professionalism;
- Medibank makes a business decision to no longer recognise providers of a certain type;
- the provider's conduct does not meet the duty of care, skill and diligence appropriate to the treatment that a provider of that class should have provided;
- in Medibank's opinion the provider refuses to make available upon reasonable request (where reasonable notice is given) information requested by Medibank which is relevant to a member's receipt of treatment from a provider;
- a provider is no longer recognised by or has been removed from a professional association of which the provider should be a member (including being removed because of a breach of the professional association's articles of association or required standards of conduct);
- the provider has used Medibank trademarks without the express permission of Medibank, or continues to do so in circumstances where they have been asked to stop;
- the provider has failed to take steps to remedy a breach of these recognition requirements or is unable to rectify it to Medibank's satisfaction;
- the provider has acted improperly (in Medibank's opinion) and has adversely affected the interests of any of Medibank's policyholder;
- the provider has (in Medibank's opinion), through unacceptable conduct, adversely affected Medibank's financial interests, e.g. providing a Medibank member with a false and/or misleading account/receipt;
- Medibank, in its absolute discretion, chooses to no longer recognise a particular provider.

Addressing a Recognised Provider's Breach

If, in Medibank's opinion, a breach or concern is identified Medibank may:

- seek to have a provider explain their conduct (including in a written statement), and may demand that the provider outline how a breach of the recognition criteria will be rectified and prevented from occurring again;
- give a provider 30 days' notice in order to respond to Medibank's concerns about a provider's conduct or practices;
- seek restitution for the services billed to Medibank's members that do not meet the requirements of AHPRA, National Boards, any other applicable peak body that governs and/or regulates a particular provider's standards, and/or Medibank's Fund Rules;
- report the matter to the relevant professional association or regulatory or law enforcement agencies, including but not limited to, AHPRA, the Health Care Complaints Commission and/or relevant National Board/body;

- suspend or cease the Medibank recognition whilst an investigation is underway by Medibank or by an authorised third party.

At Medibank's absolute discretion, Medibank may refuse recognition, or may suspend or cancel a Recognised Provider's recognition. Medibank will not pay benefits to members in respect of any treatments rendered by the provider during a suspension or following a cancellation (including for the duration of any investigation or longer if Medibank deems appropriate).

Other matters

These requirements are available on Medibank's website and are current as of 04 April 2014. As these requirements may be amended from time to time, all Recognised Providers are required to inform themselves of any update made available on Medibank's website.

Medibank may also issue supplementary requirements from time to time to address specific issues relevant to particular provider groups. Where we do so, we will make those documents available on the Medibank website.