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29/1/2016

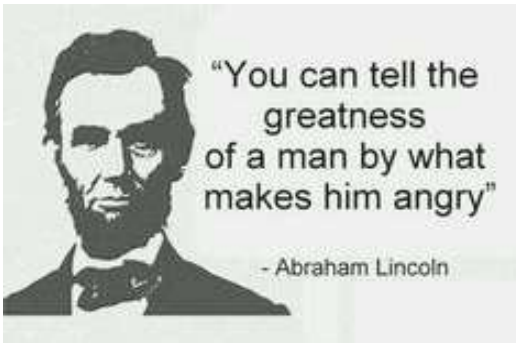


Has ██████████ been unjust?

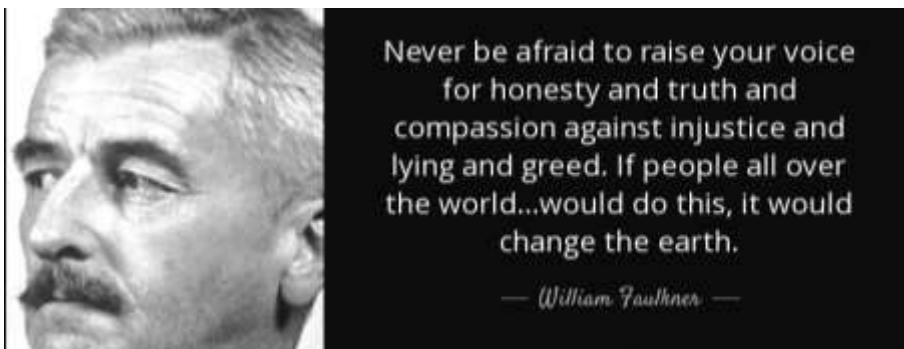


Dear D ██████████,

I noticed that I have not received a reply to my last two emails to the PHIO office dated 22/10/2015 (questions regarding ██████████ and their intimate relationship with a Physiotherapy practice) and an email dated 27/10/2015 (attachment with clarification for communication responsibility). These can be resent upon request if they can't be located. The last email especially is a very simple question and I require an answer at your very earliest convenience. Is much more time required? These emails left unanswered make me very angry.

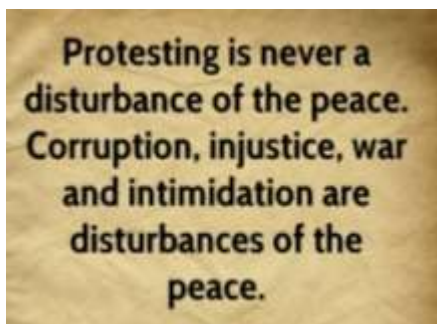


It has been said by the PHIO office that confidentiality is restricting answers to previous questions. This is incorrect. My questions are administration in nature. I am in a need to know position, so I can run a business and service patients. Incompetence at administration levels which my business has been subjected to, including what I believe to be incompetence from ██████████, creates incompetence down the line creating an incompetent system, incompetent services and takes away from patient care. Efficiency with administration benefits the patient, right?



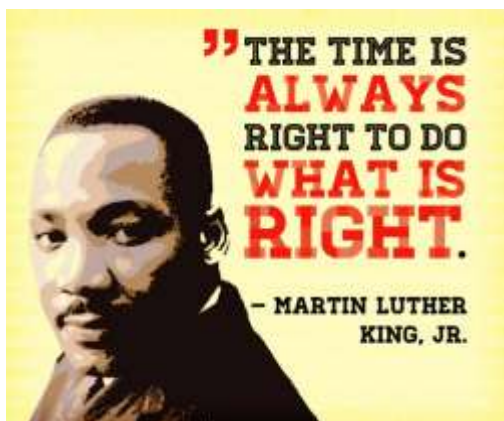
Delay in email answers, I imagine, is because your office doesn't want to confront an insurance company, [REDACTED], and question them. Nobody likes being questioned. There could be other reasons. Unfortunately, by virtue of your organisations position, it is your departments role and in fact duty to answer and act upon the concerns I have raised with your office. I have many substantial documents that I have not shared with you as yet, which are pertinent to my points and new issues to bring to your attention. I am awaiting the opportunity to a formal discussion to resolve this.

I feel frustrated and angry that my emails/questions remain unanswered through your department. Clear and transparent communication is what is required here, but this is simply not happening at a satisfactory level, from my opinion. It took many months to find out who audits the health funds from your office and this was with the assistance of the NSW Small Business Commissioners Office. Why was it so hard to get an answer?



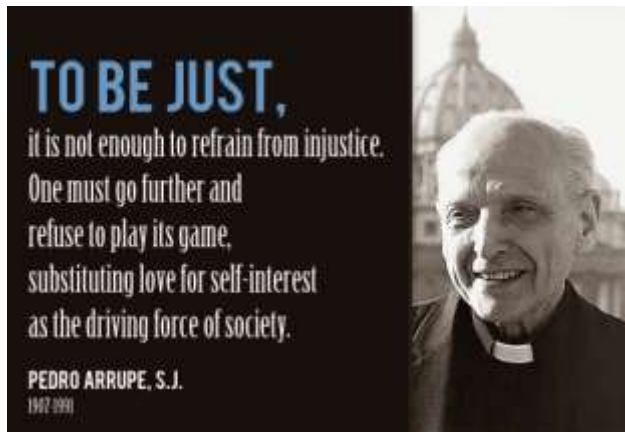
What I am searching for, is full communication until an integral resolution has been found. Something that regains my livelihood. Something I can live with. Currently, I feel ignored and I feel integrity has taken a back seat. My business is suffering and my patients have been affected. This must change.

Can we organise a meeting to discuss my concerns, I have much information that you are unaware of and as stated above, have many new points I would like to bring up.



I have dealt with a different Ombudsman's department in the past and was grateful to have had full co-operation with immediate resolution. The Commonwealth Bank paid me a substantial figure a few years ago, when they finally took responsibility for their injustice and error. The resolution occurred within weeks of contacting the Financial Ombudsman's office. I was pleased with the outcome and felt a fair conclusion had been reached.

My current, unresolved situation with a Private Health Fund, [REDACTED], is a significant issue. This, I believe is a systemic issue, however there are many details which are isolated to my practice specifically. I have never been more certain of such gross unfairness.



Is your department going to take integrity seriously within the Private Health Fund Insurance system?

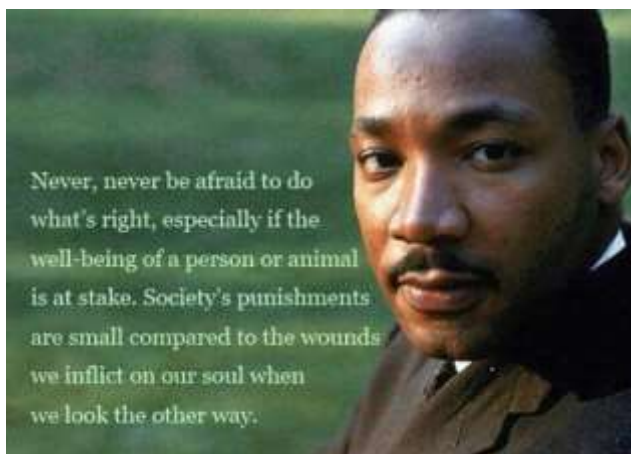
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Whilst chatting with a patient recently, I became present to how I felt.

What came to me, is that I feel like I have been raped. I say this because my reputation has been raped by [REDACTED], my patients have been raped of claiming ability from [REDACTED], my business has been raped of cash flow, my wellness has been raped and my livelihood has been raped. My peace of mind has been raped.

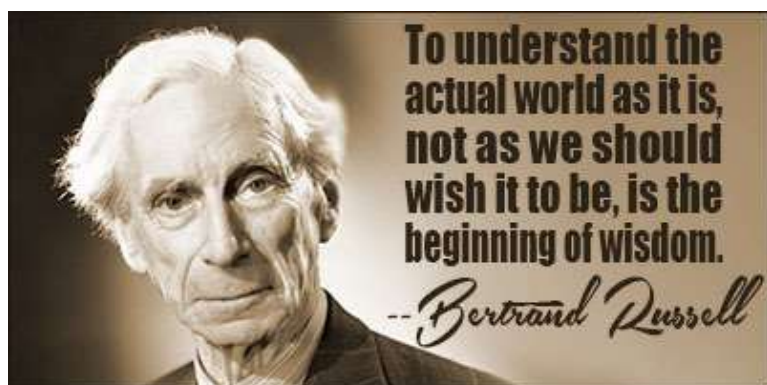
Because of this, I contacted the police station [PHIO is the police with my current situation] and asked them about processes related with rape victims [I am the victim here as are the patients]. Particularly when someone is raped and when it is reported to the police. I particularly asked them what happens IF the police do not take them seriously and investigate. [I do not feel I am being taken seriously by the PHIO office] There is detailed, concrete and collaborated evidence. [Much of which your department has not asked for, do not seem open to a meeting or are requesting all the information I have]. The police station advised me this would NEVER be overlooked and ignored. [so why does this seem to happen in the Private Health Insurance Industry]. They went on to say the police would gather ALL information from the victim. [Which has not happened] The police have many checks and measures, they have a team, people with various levels of responsibilities, they also have the police commissioner's office. A victim would be thoroughly assessed and processed. [This has not happened. I am sad to say, I feel like I have been subjected to smoke and mirrors]

I return back to my feelings of being raped. These are significant. Often in our society the victim becomes a victim once again when they attempt to find a resolution. Authority can be guilty of this. This goes to the core of our society's values, or lack of them. Bullying is also a huge issue and authority plays a role here. Whether your department likes it or not, the PHIO department's position is to address these concerns, not to ignore them. Can I be any more direct?



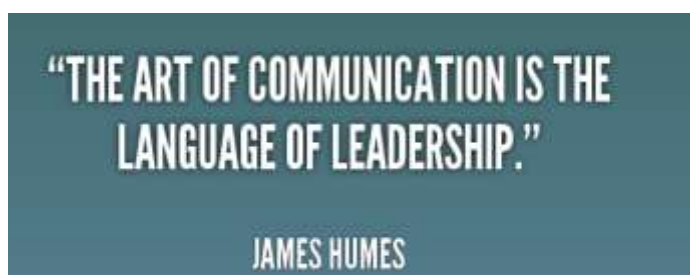
The best advice I have been given by anyone over my two years of research, investigation and seeking answers was from your associate, the Commonwealth Ombudsman, C [REDACTED] N [REDACTED]. His sage advice was to simply communicate when trying to resolve an issue. He was referring to the [REDACTED] issues. [my experience with [REDACTED] was very poor]. I agree with Mr N [REDACTED] 100%. Extending this advice, I feel there is room for improvement from the PHIO department. From my experience, there is a vast difference from dealing with the Financial Ombudsman's Office (in the past) and the NSW Small Business Commissioners Office. Both were fully engaged in communication, thorough and I was/am extremely pleased with the process, offering sound guidance and answers.

Unfortunately my experience with the PHIO department has not been so co-operative. There may be many reasons why this could be, but these have not been offered. I just don't understand.



What I would like is a meeting at your earliest convenience. This would allow me the grace to raise my valid concerns and discuss my points. These do lye within your jurisdiction and realm of influence.

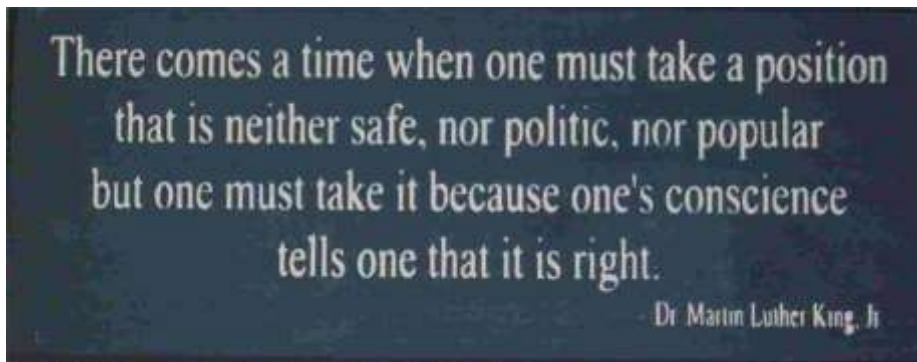
In the meantime, **I request an urgent answer to both previous emails and especially to my second email dated the 27/10/2015 with an attachment seeking clarification for communication responsibility.**



The Private Health Insurance system negates communication. Which has been my experience and by virtue of the communication channel graph I created and confirmed by the APA CEO. Health services and small business are being quashed. Others are being significantly favoured, this is grossly unfair. This is of great concern to me, especially as the system is looking for answers heading directly into the ageing population.

My commitment to seeking the truth is strong.

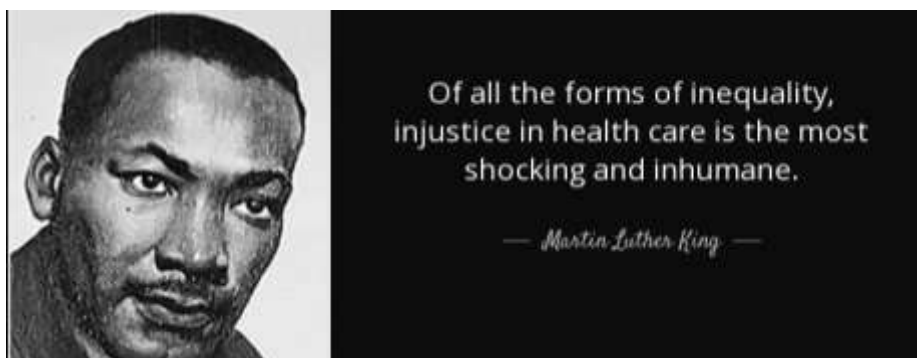
Is your department an upholder of integrity? Will your department take my situation seriously? Will your department take patients welfare seriously?



Ps: I waited for over 3,114 days for [REDACTED] to get back to me when I wrote to them. Correct 3,114 days. Multiple points of contact were made after the initial one, with years before any response. (And I restate that [REDACTED] had multiple meetings with multiple [REDACTED] staff assisting another practice. Which, from my research, I do believe were non-compliant to the Physiotherapy rules or [REDACTED]'s own rules.) What is going on? Once again these are administration issues (no confidentiality concerns and is not an APA issue). I am seeking answers from your department, I am seeking transparency. Lack of transparency makes my mind wander and wonder.

I have patiently waited for the PHIO office for 100 days (29/1/2016), without a response to my administration questions in my email. I am unsure of the delay. Patient's wellbeing is being affected whilst this matter remains unresolved.

In the name of patient care, I look forward to receiving answers from your department so I get on with my business.



This is black and white; does the PHIO office stand for Justice or injustice?

Kindest regards,

Monte Elissa

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