



# **Tshiamiso Trust Complaints Process**

**Raising and resolving complaints relating to the Trust or its  
Service Providers**

The purpose of this document is to define and communicate the process and requirements for the management of complaints regarding the Claims Management Process in Tshiamiso Trust.

## 1 Background

The need for stakeholders and claimants to raise a complaint with the Trust relating to the Trust or one of its service providers needs to be met through an efficient mechanism of two-way communication.

The operations and structures of the Tshiamiso Trust are still in their infancy and a certain number of growing pains can be expected. Complaints serve as a mirror through which the Trust can measure its policies, systems, processes, people and service providers. Through this process these elements can be gauged and improved where required. Complaints also serve as a means of managing stakeholder expectations through the communication which ensues from the engagements with stakeholders around any issue raised.

The outcomes from this process would be improvements in the Claims Management Process or adjusted expectations from external stakeholders.

## 2 Sources:

The needs of three groups of complainants have been identified. This process needs to cater for complaints from all these groups.

- 1) Potential Claimants
- 2) Lodging Claimants
- 3) Stakeholders (as understood through the Tshiamiso Trust stakeholder matrix)

## 3 Scope:

The following scope of complaints is covered via this mechanism:

- 1) Includes complaints about the claims process and treatment of claimants in the process.
- 2) Includes complaints related to the operations of the Trust.
- 3) Excludes fraud and corruption matters (which are dealt with in the Whistleblowing process).

## 4 Channels to communicate a complaint:

Complaints can be raised or logged with the Trust via any of four different channels:

- 1) WhatsApp – through existing groups established to communicate with specific stakeholders
- 2) Website: [www.tshiamisotrusted.com](http://www.tshiamisotrusted.com)
- 3) Call Centre (Claimants who live in South Africa can call the Trust's call centre toll free number 080 1000 240 / Claimants who live outside of South Africa can call the number 00 27 10 500 6186)
- 4) SMS – "Please Call Me" capability which is followed by an outbound call-back from the call centre.

The following table provides a view of which complainant types could raise a complaint per channel. The only exception is that Claimants will not be on any relevant WhatsApp group through which to raise a complaint.

	Potential Claimant	Lodging Claimant	Stakeholder
WhatsApp	N	N	Y
SMS	Y	Y	Y
Website	Y	Y	Y
Call Centre	Y	Y	Y

## 5 Log a complaint

The following information will be requested from the complainant in order for the Trust to follow-up any complaint and for it to be able to respond directly to the complainant:

	Information	Required
1	Complainant	
1.1	Name	Yes
1.2	Surname	Yes
1.3	Telephone	One of
1.4	Email address	One of
2	Stakeholder organisation (if from stakeholder i.e. not Claimant)	No
3	Details of complaint:	
3.1	Date of incident	Yes
3.2	Time of incident	Yes
3.3	Place of incident	Yes
3.4	Short description	Yes
3.5	TT employee / service provider involved	No
3.6	Proposed remediation	No
4	Claim receipt channel	Yes
5	Complainant Group	Yes
6	Complaint Category	Yes
7	Complaint Severity	Yes
8	Risk	No

### 5.1 Valid values

#### 5.1.1 Claim Receipt Channel

- WhatsApp
- SMS
- Website

- Call Centre

### 5.1.2 Complainant Group

- Claimant
- Stakeholder
- Employee

### 5.1.3 Complaint Category

- Lodgement facility
- Lodgement service
- BME facility
- BME service
- Claimant treatment
- Appointment not honoured

### 5.1.4 Complaint Severity

- Extreme
- Major
- Moderate
- Minor

### 5.1.5 Risk

- Legal Risk
- Reputational Risk
- None

## 6 Resolve a complaint

The Complaint Secretariat will review the complaint and assign to the most suited Process Owner.

	Information	Required
1	Process Owner assigned	Yes
2	Assignment Date	Yes
3	Assignment Time	Yes
4	Comment from Complaint Secretariat	No

The Process Owner will investigate the complaint, resolve the individual issue or document and put in place a long-term solution to prevent future repeats of the situation. The individual resolving the complaint will respond to the Complaint Secretariat who will review the resolution.

Contact the complainant to explain the resolution and within the set service levels.

	Information	Required
1	Resolution Description	Yes
2	Resolution Category	Yes
3	Resolution Date	Yes
4	Resolution Time	Yes
5	Resolved by	Yes
6	Complainant notification date	Yes

Unresolved complaints will be escalated to the relevant Executives and, or, the Chief Executive Officer.

The Complaint Secretariat will develop an issue tracker and a repository of responses for common issues. Using this information, where necessary, the Trust will develop standard positions on specific matters and/or complaints.

## 6.1 Risk Management

Where there is potential legal or reputational risk, the Legal and Compliance Manager and/or the Communications and Stakeholder Manager will be consulted prior to responding to the complaint.

## 7 Process Owners

The following process owners are identified to resolve or respond to complaints routed from the Complaint Secretariat:

Process Area	Process Owner
Claims (Lodgement and Processing)	Claims Administration Manager
Benefit Medical Examinations	Medical Service Provider Manager
Call Centre	Operations Manager & Specialist Project Manager
Payment	Payment Administrator

## 8 Technology required

The Trust will provide a technology solution to provide the following capabilities:

- Log a complaint indicating the form in which the complaint was received and the date on which it was received
- Assign a complaint to a Process Owner
- Capture a resolution
- Respond to complainant with the complaint resolution
- Close a complaint
- Track open/unresolved complaints
- Measure service levels
- Report on complaints raised, status and service levels.

The central component to this solution will be based on Smartsheet.

Not all steps will be automated but the solution will cater for the basic requirements listed above.

## 8.1 Out of scope

Integration with WhatsApp, SMS or email.

Complaints received via these channels will be captured into the Smartsheet form by the Complaint Secretariat. It should be considered if the email or full text of the original complaint can be attached to the form.

## 9 Time frames – SLA

The Trust will adhere to the following service levels related to complaints resolution:

	<b>Requirement</b>	<b>Service Level</b>
1	Acknowledge complaint receipt – if received via email, WhatsApp and web page (not required for call centre)	24 Hours
2	Respond in writing: <ul style="list-style-type: none"><li>- Include complaint resolution if resolved;</li><li>- If not resolved, then provide estimated time frame to resolution and revert with resolution to the complainant at or before the estimated resolution time</li></ul>	5 Working Days
3.	Escalate to relevant Executive in instances where resolution cannot be achieved and/or complainant remains unsatisfied with resolution efforts by Process Owner	15 Working Days (overall resolution days from date complaint received)
4.	Executive escalate to CEO where resolution cannot be achieved	25 Working Days (overall resolution days from the date complaint received)

## 10 Reporting

### 10.1 Daily status tracking

The Process Owners and Complaint Secretariat needs daily access to a status tracking report to view Open Complaints.

Trustees require a report (tracker) every second Monday consisting of two sections:

#### **Statistics Summary for the past two weeks:**

- Number of Complaints Logged per Process Owner
- Number of Complaints Resolved per Process Owner
- Number of open Complaints per Process Owner
- Totals across all categories

## **Complaints Overview & Detail**

List of complaints received, grouped as Open Complaints and Closed Complaints

- Complaint number
- Category of complaint
- Entry point/channel
- Process owner
- Response from Trust (for Closed Complaints)

# 11 Annexure A: Complaints Process Flow

