



An tÚdarás Árachas Sláinte The Health Insurance Authority

Code of Business Conduct for Members and Staff of The Health Insurance Authority

Introduction

This Code of Business Conduct for directors and staff members was prepared in compliance with the “Code of Practice for the Governance of State Bodies” issued by the Department of Finance which requires all State bodies to have such a code. The Code has been prepared bearing in mind the requirements of the Companies Acts which outline the requirements of directors’ conduct generally. The Members of the Authority are considered to be directors for the purposes of this Code.

The Code also takes into account the requirements of the Ethics in Public Office Acts, 1995 and 2001.

The Health Insurance Authority (“the Authority”) is dedicated to performing its functions to the highest standards of business conduct. This Code has been created to inform Members of the Authority and staff members of their duties, rights and obligations in relation to the Authority. The Code is mandatory and as such requires compliance by each Member of the Authority and each staff member. It is necessary that Members and staff become familiar with this document as the performance and standards of the service provided by the Authority will be determined by the dedication and contribution of each individual Member or staff member.

The Code of Conduct is a description of the procedures which determine the conduct and behaviour of staff members. The Code of Conduct outlines the principles of integrity, obligations, loyalty, fairness, responsibility and confidentiality in respect of all of the Authority’s business.

Objectives

The main objectives of the Code of Conduct are as follows:

- the establishment of appropriate ethical principles for all Members and staff members;
- the promotion and maintenance of confidence and trust in the Authority;
- the prevention of the development or acceptance of unethical practices; and
- ensuring that the Authority’s business is conducted in such a manner that the integrity of the Authority is reflected in the service provided to the public.

The Authority values its staff and is committed to ensuring that each individual has a working environment which reflects that individual's right to be treated with dignity and respect. The Authority in turn expects staff to behave in a manner both professionally and personally which reflects positively on the Authority. The Authority will not accept discrimination of any kind including sex, marital status, family status, age, sexual orientation, disability, race, creed or membership of the travelling community. The Authority will not accept bullying or harassment of any kind in the workplace. All individuals associated with the Authority must avoid any conduct in the work place which amounts to racial, religious, sexual discrimination or harassment of any kind whatsoever.

The Members of the Authority are designated individuals under the Ethics in Public Office Acts, 1995 and 2001 and, as such, fulfil the obligations required under that legislation.

It is acknowledged that it is not possible to have a set of rules which will provide for all possible situations which may arise. Members and staff are expected to ensure that all of their activities are governed by ethical standards reflected in this Code.

Integrity

The Authority is committed to performing its functions with integrity. Integrity entails moral uprightness and honesty in exercising sound judgement. It is essential that Members and staff of the Authority conduct themselves and are seen to conduct themselves and all of their activities to the highest possible standard.

This includes:

- Disclosure by Members of outside employment/business interests in conflict or in potential conflict with the business of the Authority;
- Avoidance by staff members of outside employment business interests in conflict or potential conflict with the business of the Authority;
- Avoidance of the giving or receiving of corporate gifts, hospitality, preferential treatment or benefits which might effect or appear to effect the ability of the donor or the recipient to make independent judgements on business transactions;
- Commitment to carry out the Authority's functions energetically but ethically and honestly;
- Conduct of purchasing activities of goods and services in accordance with best business practice;
- Ensuring that the Authority's Annual Report and Accounts accurately reflect its business performance and are not misleading or designed to be misleading;

- Avoidance of the use of the Authority’s resources or time for personal gain for the benefit of the persons or organisations unconnected with the Authority or its activities;
- Maintaining the confidentiality of any restricted or confidential information and not using such information for personal gain or abuse of one’s position in any way;
- Drawing only official remuneration in respect of official activities;
- To ensure a culture of claiming expenses only as appropriate to business needs and in accordance with good practice in the public sector generally;
- Commitment to act in the best interests of the Authority in all dealings with other organisations.

Members of the Authority are required to file a declaration of interests with the Secretary and to ensure that this declaration is updated annually or as may be deemed necessary.

Information/Confidentiality

The Authority is dedicated to maintaining, respecting and protecting the privacy of the Authority’s activities. This includes:

- support by Members and staff of the Authority for the provision of access by the Authority to general information relating to its activities in a manner which is open and which enhances its accountability to the general public;
- avoidance of the use of the Authority’s resources or time for personal gain, for the benefit of persons/organisations unconnected with the body or its activities or for the benefit of competitors;
- commitment not to acquire information or business secrets by improper means;
- respecting the confidentiality of sensitive information held by the Authority which would include such material as;
 - commercially sensitive information;
 - personal information; and
 - information received in confidence by the Authority.
- Observe appropriate consultation procedures with third parties where, exceptionally, it is proposed to release sensitive information in the public interest; and

- Comply with relevant statutory provisions (e.g. Freedom of Information legislation, Data Protection legislation, etc.).

Obligations

The Authority is dedicated to fulfilling its obligations under all requisite legislation which includes:

- fulfilling all regulatory and statutory obligations imposed on the Authority;
- complying with detailed tendering and purchasing procedures as well as complying with prescribed levels of authority for sanctioning any relevant expenditure;
- introducing any controls to prevent fraud including adequate controls to ensure compliance with prescribed procedures in relation to claiming for expenses for business travel;
- Members should use reasonable endeavours to attend all Authority meetings; and
- conformity with procedures laid down by the Authority in relation to conflict of interest situations, including in regard to acceptance of positions following employment and/or engagement by the Authority bearing in mind potential conflicts of interest and confidentiality concerns;

The Vision, Mission and Values of the Authority

The Authority was established as an independent regulator for the private health insurance market in Ireland. In order to fulfil this role the Authority developed its work plan to include a “Vision”, “Mission” and “Values”.

The Vision of the Authority

The vision of the Authority is *“To benefit the common good by facilitating a competitive health insurance market whilst preserving community rating, open enrolment and lifetime cover”*.

The Mission of the Authority

The mission of the Authority is:

“To achieve its vision by:

- *monitoring and researching health insurance generally*
- *making recommendations on the implementation or otherwise of risk equalisation and*

- *managing and administering any risk equalisation scheme*
- *advising the Minister on health insurance generally*
- *implementing other relevant regulations as prescribed and*
- *safeguarding the interests of current and future health insurance consumers.”*

The Values of the Authority

The Authority has adopted values to apply in its activities. The values of the Authority are to:

- *maintain its independence*
- *act always with impartiality and integrity*
- *work in a professional and effective way*
- *meet its unique challenges, it will be receptive to new ideas and suggestions from all sources and be innovative in its approach*
- *maintain transparency in all its work and*
- *value its people.*

The Authority acknowledges the importance of its vision, mission and values in maintaining high standards and quality provision of service.

Loyalty

The Authority is dedicated to carrying out its functions. Loyalty to the Authority and its activities includes:

- the responsibility to be loyal to the Authority and fully committed in all its business activities while mindful that the organisation itself must at all times take into account the interests of the owner(s);
- protecting the good name and reputation of the Authority; and
- acknowledging the duties of all to conform to the highest standards of business ethics.

Fairness

The Authority is dedicated to applying principles of fairness in all of its dealing which includes:

- compliance with employment equality and equal status legislation;
- a commitment to fairness in all business dealings; and
- valuing its clients/customers and treating all equally.

Work/External Environment

The Authority is dedicated to:

- placing the highest priority on promoting and preserving the health and safety of staff members; and
- ensuring that community concerns are fully considered;
- minimise any detrimental impact of the operations on the environment.

Responsibility

The Authority is responsible for:

- circulation of this Code of Business Conduct and a policy document on disclosure of interests to all Members and staff members for their attention;
- acknowledging receipt and understanding of same; and
- providing guidance and direction on such areas as gifts and entertainment and on other ethical considerations which arise routinely.

Review

The Authority is committed to reviewing the Code as appropriate.

Ref: 7191eh