

- (a) broadening coverage under health insurance policies to include treatment for Members that contract COVID-19;
- (b) broadening health insurance cover for treatment received by telephone or videoconferencing or other modes of treatment that substitute for face-to-face interaction;
- (c) providing treatment in Members' homes as a substitute for an admission to hospital;
- (d) providing financial relief for Members from paying health insurance premiums such as postponement of premium increases and premium waivers, and broadening the category of dependents that are able to remain on an adult's health insurance policy;
- (e) utilising unreleased deferred claims liability that was provisioned for during the COVID-19 pandemic to implement favourable measures for Members;
- (f) any other measure formulated in response to the COVID-19 crisis or its economic or social effects, as notified to the ACCC by PHA,

(the **Proposed Conduct**).