



Waikanae Health  
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# Insurance Medicals

What you need to know about Insurance Medicals  
and your General Practice Medical Notes.

1. When you sign a consent form to let an Insurance Company look at your medical notes, they have the right to see **everything** written about you (including things you may have forgotten). This includes:
  - any comments about your mental health e.g. stress, depression
  - any comments about your use of cigarettes, alcohol, marijuana or other drugs
  - any information about sexual health including infections, terminations of pregnancy etc
  - any comments about relationships which your doctor or nurse may have recorded
  - all medical diagnoses – including those which are still being investigated
2. Your doctor cannot withhold any information, even if you request it. They are required to supply everything.
3. If you request it, you can see all the information before it is sent, and decide whether to proceed or not.
4. If you feel any information in your medical notes is wrong, you have the right to have your comments added to the record.
5. All the information gathered is used to assess your personal risk and 'load' your premiums.

Disclosure of information for Insurance Companies is covered by the Health Information Privacy Code 1994. A copy of the code is available from Waikanae Health or can be accessed at:  
[www.privacy.org.nz/the-privacy-act-and-codes/codes-of-practice/health-information-privacy-code/](http://www.privacy.org.nz/the-privacy-act-and-codes/codes-of-practice/health-information-privacy-code/)

The Health Information Privacy Code sets specific rules for agencies in the health sector. It covers health information collected, held, used and disclosed by health agencies and takes the place of the information privacy principles of the health sector.

The Health Information Privacy Code applies to the health information about identifiable individuals and applies to:

- all agencies providing personal or public health or disability services such as primary health organisations, district health boards, rest homes, supported accommodation, doctors, nurses, dentists, pharmacies and optometrists, and
- some agencies that do not provide health services to individuals but are part of the health sector, such as ACC, the Ministry of Health, the Health Research Council, health insurers and professional disciplinary bodies.

If you have any concerns relating to your insurance medical and information provided please discuss with your Doctor.