



Private Medical Insurance

Market Update – Consumer Guide

22 October 2020

Contents

Introduction.....	3
Frequently Asked Questions	4/5
Useful links.....	6

Introduction

In June, the private sector stepped down its support to provide all capacity to the NHS to fight COVID-19. With the NHS waiting list at its highest ever level and COVID-19 hospitalisations rising now more than ever, private medical insurance is offering valuable access to elective treatment and care.

As your advisers we are here to offer support, assistance and guidance with any concerns you may have surrounding the impact of COVID-19.

Unemployment, reduced hours and financial worries mean there is a key role for insurers and brokers to play in support of clients.

Insurers continue to be adaptable and flexible in supporting clients to maintain the vital cover provided by private medical insurance and health cash plans.



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Howden - Views and Advice

As the NHS waitlist grows to over 2 million. Private medical insurance policies provide you with full access to elective care. Private hospitals and consultants are on hand to provide remote and face-to-face care. Additional policy developments from the first lockdown remain in place, including;

- Digital GP services
- Telephone assistance programmes
- Digital and telephone-based physiotherapy
- Cash benefit extension to cover COVID-19

We are in discussion with all leading insurers and are at the forefront of any decision being made around the continuing impact of this virus on you as our client. Our Insurer partners are working flat out to provide support to clients to provide invaluable support during the pandemic.

Frequently Asked Questions

Will the private hospitals still be contracted to the NHS?

In June, the private sector stepped down its support of the Government contract to provide all capacity to the NHS to fight COVID-19. Private elective care is now available and members are being treated, with the sector reporting treatment levels up by 65% on 2019 levels.

Will private hospitals be contracted to the NHS in the future?

As the NHS successfully met the requirements for the initial phase of the pandemic and is in the process of de-escalating the private sector contract, there is no plan for it to be revived or extended.

What does this mean for my private medical scheme?

All elective care is now available and members should not delay seeking a consultation for any medical concern. Members have access to both face-to-face or remote initial consultations, with diagnostics or imaging referred in the usual way.

Is there cover available for testing, screening or treatment for COVID-19?

At the current time, given COVID-19 is a public health emergency, it's appropriate that diagnostics and treatment of COVID-19 are conducted by or at the direction of the NHS.

*Testing and screening is therefore not covered under your health insurance policy, and any treatment would only be covered to the extent that it is eligible treatment provided to you as a private patient in a private facility.

* COVID-19 tests that are required immediately prior to surgery as part of safety measures for approved private in-patient treatment will be covered.

What if I am admitted with COVID-19?

Cover is not available for treatment of COVID 19 at private hospitals. You will be eligible for any COVID-19 cash benefit on your policy for any inpatient treatment at NHS hospitals.

Am I able to buy a private flu vaccination this year?

Whilst flu vaccinations are not covered under private medical insurance plans, some Employers organise annual flu vaccination programmes at additional cost. As part of its pandemic response this year the Government has introduced its most extensive free flu jab programme to vaccinate 30 million of the UK's most vulnerable people. Such unprecedented demand has resulted in an extreme sector-wide shortage of private flu jabs.

Will I be able to claim without a GP referral during the current crisis?

The terms and conditions in your policy for claims won't be changing as a result of the pandemic, so GP referrals will still be required in most cases (apart from treatment already accessible without GP referral on your policy).

The easiest way to access a GP referral is through your remote GP or you should contact the NHS. Virtual services do not require a GP referral.

What if my treatment has been changed to a different consultant/hospital?

You should call your private medical insurer at the earliest opportunity to confirm the new arrangements and obtain the necessary pre-authorisation.

What if my treatment was postponed or cancelled but I need urgent or essential care?

You should contact your treating consultant in the first instance. Additional questions or support can be provided by the remote GP services.

What happens if I cancel the policy for now and take a new one out after the COVID-19 pandemic has passed, how might this affect my cover?

The majority of policies will restrict cover for pre-existing medical conditions if there is a break in cover. If you are reviewing options or thinking of cancelling cover, contact your Howden Account Manager and we will help find the best solution.

What is the NHS's ability to provide elective treatment post COVID-19?

As a nation we will get through this crisis, but it is highly likely that the stress this virus will place on NHS services will create a lag in their ability to get back to 'business as usual'. At this time your ability to access private treatment will be both essential and invaluable.

What does this mean in terms of premiums and the contractual obligations of my insurer?

We anticipate a claims upturn once restrictions are lifted and nearly all insurers have now confirmed to keep renewal pricing, fair and sustainable for customers with renewal terms on a business as usual basis. In practice, we expect therefore premiums to incur an inflationary increase which does not take account of the service disruption caused by COVID-19.

Useful links

Bupa – <https://www.bupa.co.uk/coronavirus?intcmp=covid19-care-services>

Aviva – <https://www.aviva.co.uk/aviva-edit/the-impact-of-coronavirus/>

AXA Health – <https://www.axahealth.co.uk/update-on-coronavirus/>

Vitality Health – <https://www.vitality.co.uk/coronavirus-faqs/>

WPA – <https://www.wpa.org.uk/corona-virus-faq-060320.pdf>

The Exeter - <https://www.the-exeter.com/news/coronavirus-covid-19/>

CS Healthcare - <https://www.cshealthcare.co.uk/sites/default/files/pdf/Covid-19%20FAQs%2030.03.2020.pdf>

Freedom Health Insurance - <https://www.freedomhealthinsurance.co.uk/health-insurance/coronavirus>

About us

Howden work with thousands of individuals to help them find the right level of private medical cover to suit their specific needs. Our dedicated team have won many awards including Health Insurance Intermediary of the Year.

We remain committed to supporting our clients during these challenging times. If you want to know more or simply to have a chat about your PMI, please get in touch with your consultant or contact us.

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Visit: www.howdengroup.com/uk-en/employeebenefits

The information contained in this document is of our best understanding as at 22 October 2020

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