

## Coronavirus: update on your health insurance policy

You may have seen the recent media coverage of the agreement between the NHS and private hospitals within the UK which provides the NHS with access to additional hospital capacity during these unprecedented times. As the NHS and private hospital sector work in partnership to support the country through the current pandemic, it is inevitable that some private hospitals will not be able to offer their normal range of services, and some procedures may need to be deferred until the situation within the NHS begins to stabilise.

Some of our customers are, quite understandably, wondering what this means for them when it comes to making a claim on their private medical insurance (PMI) policy, and what other benefits their policy can provide in the weeks to come.

Some customers may even wonder whether they should cancel their policy now and take out a new one when the UK private hospital sector returns to normal ways of working.

The Association of British Insurers has published a comprehensive and informative guide for customers that addresses these questions directly, which can be found here:

<https://www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-hub/private-health-insurance/>

There are a number of key points we wish to highlight to all our PMI customers:

### Additional benefits and services

As people's understanding of the importance of health and wellbeing has grown in recent years, including the importance of mental health and the link between mental and physical health, most insurers have expanded the range of benefits and services available within their PMI policies.

These services can include online GP consultations, mental health support services, access to phone or online counselling, remote support for musculoskeletal conditions and nurse-led helplines for the day-to-day management of ongoing medical conditions. With large numbers of people either working from home or confined to home, these services will be as important, or more important, than ever before.

Furthermore, some insurers are now introducing new benefits and services specifically designed to support their customers through the current pandemic.

### Protection of underwriting terms

While some private hospitals will have reduced capacity in the coming weeks, the importance and value of private medical insurance will only increase in the medium term. By December 2019 the proportion of NHS patients waiting over 18 weeks to start elective treatment had reached 16%, the highest figure since 2008\*, and NHS England has now cancelled all elective surgery for up to three months with effect from 15 April 2020.

This means that as the current pandemic subsides, the strain on the NHS over the medium-term will be greater than in living memory.

As with all types of insurance, private medical insurance will generally not cover pre-existing events (in this case medical conditions). Customers who choose to cancel their policy now, with the intent of restarting their policy in future, will likely find their new policy does not cover their recent or ongoing medical conditions, meaning they will not be able to claim for those conditions at a time when NHS waiting times for many treatments will be considerable.

Should customers wish to retain their cover and their underwriting terms but reduce their benefits for the coming period and upgrade these again later, there may well be options available depending on who your insurer is.

If you have any questions at all regarding your PMI policy, then please get in touch with us. All our people are working from home but remain on hand and available to help you, in whatever way we can, through these challenging times.

Yours sincerely,



Iain Laws

CEO

\*Source: [www.nuffieldtrust.org.uk/news-item/combined-performance-summary-december-2019-january-2020](http://www.nuffieldtrust.org.uk/news-item/combined-performance-summary-december-2019-january-2020)