

Intermediary Q&A Guide

Information on your clients' health insurance cover in light of the COVID-19 pandemic

This document is correct as of Monday 22 May 2020.

We will continually update this document as the situation progresses so please keep checking back and re-downloading the link for the latest information.

Due to the COVID-19 pandemic, the NHS cancelled all elective and non-emergency procedures in its hospitals, except for life threatening or time-critical conditions. The Government also announced an agreement between the NHS and private facilities to reallocate much of their national capacity to support the NHS and help to meet the anticipated demand for clinical care. From Tuesday 28 April, the NHS confirmed that the restoration of some services would start to take place across the UK on a localised basis.

As a result of the agreement with the NHS, some private healthcare providers will find it difficult to deliver certain services and treatments. You may therefore see non-urgent procedures and treatments deprioritised as resources are focused on providing critical care such as cancer treatments to both private and NHS patients. This is part of the effort to defeat COVID-19 and help our country return to normal.

We understand that you will be concerned how this might affect your business and your clients' health insurance policies, so we've prepared these questions and answers to provide some clarification.

In addition to the continuation of urgent care pathways as outlined above, your clients will be able to access the majority of other services and benefits (subject to their particular policy coverage).

These services include:

- Physiotherapy through BacktoBetter - our supplier is operational, and they have set up additional virtual consultation capability
- Mental health support through Mental Health Pathway and outpatient mental health treatment – our supplier is operational, and they have set up additional virtual consultation capability
- NHS cash benefit - this existing benefit is available for any customers hospitalised as a result of COVID-19. Customers will receive £100 per night from the 4th night onwards.
- Aviva Digital GP
- Stress Counselling Helpline
- Dental & Optical
- GP minor surgery
- Baby Bonus

If you still have any questions after reading these FAQs, please speak with your usual Aviva contact.

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1 Intermediary Questions

Q Will I still receive commission while the emergency measures are in place?

A Yes, in line with the terms of our existing arrangement with you to the extent that new policies are written and/or existing policies are renewed.

Q Is Aviva open to new business?

A Yes, you can still submit and buy individual policies for your clients through our Broker Portal. However we have made the decision to temporarily pause new business quotes over the telephone, so as a short-term measure Health Insurance quotes aren't currently available through Account Managers. For SME, Large Corporate and Healthcare Trust schemes we will ensure all future contracts that have already been agreed will continue to be processed. However we are currently paused for new quotes for this type of business - but we will consider Large Corporate and Healthcare Trust quotes on a selected basis.

Update – We're now open for new business quotes via brokers for SMEs looking for a 1 June onwards start date. If you have a client quote that you want to submit please contact your usual Aviva Account Manager.

Q What is Aviva's stance on renewing existing health policies?

A At present, policies will be renewed as normal on the current terms, although this could be reviewed as the situation progresses and if the emergency measures are extended. We are monitoring the situation and will update our position in light of any relevant developments.

Q Will you be around to support my questions?

A Absolutely. We'll be here to help you with information as best we can during this time. If you have any questions please speak with your usual Aviva contact.

Q What if a client can't afford their premiums, what should I do?

A While we hope that your clients can continue with their current level of private medical insurance cover, we understand that they may be facing financial insecurity as a result of the exceptional circumstances arising out of the COVID-19 pandemic.

That's why we're offering customers with temporary financial difficulties as a result of COVID-19, the option to defer payment of their premium for up to three months.

Please be aware that this premium will need to be paid following this deferral period. If you have any questions or would like help identifying cover options that better suit your client's current needs and budget, please speak to your usual Aviva Account Manager who'll be happy to help.

The following questions overleaf are what we have posted online to support customers, so please also refer to these to keep up to date with the latest information from Aviva.

2 Policy Cover and Benefits

Q What cover is available for testing, screening or treatment for COVID-19?

A Given COVID-19 is a public health emergency, it is appropriate that diagnostics and treatment of COVID-19 is 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 it is eligible treatment provided to you as a private patient in a private facility. In the current circumstances, it is unlikely that this would be the case and COVID-19 patients would be treated under NHS care, whether at NHS or private facilities. If you have NHS cash benefit on your policy, then this would be payable in line with the policy terms and conditions and you will receive £100 per night from the 4th night onwards.

Q What if COVID-19 exacerbates an underlying condition?

A This is a novel virus, but with each passing day we are learning more about its potential impact on individuals. Care for anyone who has underlying conditions which are exacerbated by COVID-19 will be managed in line with policy terms and conditions in the usual way, including subject to the satisfaction of applicable policy underwriting.

Q I know that the NHS's decision to cancel elective, non-emergency and non-time-critical procedures in private hospitals may affect my access to some of the benefits I'm covered for. What can I still claim for?

A The terms and conditions of our policies haven't changed, so your cover will still apply – although under the present circumstances it will be harder to get access to certain care.

Q If I'm having care for COVID-19 under the NHS, but at a private hospital, can I still claim NHS Cash Benefit?

A Yes, absolutely. If you're under NHS care, any valid claims for NHS cash benefit will still be paid, no matter whether you're attending an NHS hospital or a private one.

Q Does the 6 week option preclude me from claiming NHS Cash Benefit if I am admitted to hospital for treatment for COVID-19?

A No, in response to the COVID-19 pandemic, we have waived the 6 week option for NHS Cash Benefit claims relating to hospital admissions for COVID-19. If your policy includes an NHS Cash Benefit and you're under NHS care for COVID-19, you can claim the NHS Cash Benefit in accordance with the terms and conditions of your policy. If your hospital admission is not related to COVID-19, then the 6 week option will still apply in the usual way to NHS Cash Benefit claims.

Q I'm taking part in the trial of the COVID-19 vaccine. If I become ill or develop an illness or condition as a result of the trial, will my policy cover me for this?

A Whilst we thank you for volunteering to take part in the vaccine trial for COVID-19, this type of trial is excluded from benefit due to it not being treatment of an acute medical condition that you are suffering from. Also as the trial itself is not covered, any treatment you require for any consequences (or side effects) that you suffer as a direct result of the trial are also not covered under your policy. These consequences (or side effects) are normally required to be documented and treated by the organisers of the trial.

Q I am in the military full-time/as a reservist and have been called up to support the government in response to the current COVID-19 crisis. Will my policy cover me for any eligible treatment I may need that occurs as a result of this support?

A Your PMI would normally exclude military activity in any form, however we recognise that the current climate presents a number of challenges to ourselves and the country. As such we will not apply this exclusion should you be called to support the government in the fight against COVID-19, as we will not classify this as military activity. Therefore should you need it you will be able to access eligible treatment if you require this as a result of your COVID-19 service.

Q Would my policy cover me for any treatment abroad?

A The terms and conditions of your policy haven't changed so if you have access to emergency overseas cover, this will remain in place, although under the present circumstances it will be harder to get access to certain care.

Q Can I use my Aviva Digital GP app in the current crisis?

A Since the COVID-19 pandemic began we are seeing that Aviva Digital GP usage is up – we're currently managing 5,000 appointments each month. We are meeting the additional demand, with the vast majority of customers speaking with a GP the same day.

During this uncertain time, please continue to use Aviva Digital GP as usual for any non-COVID-19 related illnesses or questions. We are here to help, particularly when it may be harder to get into your usual primary care practice, or you may be self-isolating and unable to go out.

If you have any symptoms or questions regarding COVID-19, please follow the latest guidance at:

 [nhs.uk/coronavirus](https://www.nhs.uk/coronavirus)

Q Will you cover physiotherapy sessions carried out remotely via video conference?

A Video consultations are covered under the terms and conditions of your policy, provided they are with a practitioner recognised by us and your physiotherapist has the ability to do so. We will pay up to our usual fee guidelines.

Q I've been asked to attend a video/telephone/remote consultation. How much will you pay?

A Video consultations are covered under the terms and conditions of your policy, provided they are with a practitioner recognised by us and in relation to eligible treatment. We will pay up to our usual fee guidelines.

Q I'm due to renew my policy. Will the terms remain the same?

A At present when you renew, the current terms will still apply. We will monitor the situation and update our position in light of any relevant developments. If you'd like to discuss anything regarding your policy, please contact us on **0800 092 4590**. Lines are open 9am-5pm Monday to Friday. Calls to and from Aviva may be monitored and/or recorded.

Q If I cancel my policy now, and take out a new one after the COVID-19 pandemic has passed, how might this affect my claims or premium in the future?

A If you're thinking of cancelling your policy, please contact us and we'll discuss the best solution for you and your future ability to make claims. You can get in touch with us on **0800 092 4590**. Lines are open 9am-5pm Monday to Friday. Calls to and from Aviva may be monitored and/or recorded.

Q I want to cancel my policy, how do I do it?

A If you're thinking of cancelling your policy, please contact us and we'll discuss the best solution for you and your future ability to make claims. You can get in touch with us on **0800 092 4590**. Lines are open 9am-5pm Monday to Friday. Calls to and from Aviva may be monitored and/or recorded.

3 Accessing Treatment

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

A The terms and conditions in your policy for claims won't be changing as a result of the NHS's new measures, so GP referrals will still be required in most cases. The easiest way to access a GP referral would be through Aviva Digital GP, if you have access to this app. Otherwise you should contact the NHS via your usual methods. Remember you don't need a GP referral for some benefits, including our BacktoBetter service for musculoskeletal conditions and the Mental Health Pathway.

Q If people suffering from COVID-19 are admitted to private hospitals, will they be admitted as NHS patients?

A Yes, that's right. If you're admitted to a private hospital under these circumstances, you'll be under NHS care.

Q Can I bring my treatment forward if the hospital I'm going to is still accepting patients for my condition?

A This is something you'd need to check by contacting your specialist or hospital directly, however this announcement means that any specialists or hospitals may not be accepting non-critical cases.

Q I don't yet have a diagnosis for a condition I'm suffering from. Would I still be covered to have investigations carried out privately?

A If your policy terms provide cover for the investigations you need, and you are able to arrange these privately, then these would be covered as usual. However under the present circumstances it may be harder to get access to certain care.

Q I am feeling stressed about this situation can I speak to someone?

A Absolutely, if you have a policy with us and are feeling stressed then you can call our Stress Counselling Helpline on **0800 158 3349**. The service is available to policy holders and members aged 16 or over. Or you can contact a GP through Aviva Digital GP, or your local NHS GP.

Current Claims

Q I'm currently receiving care in a private hospital; will you continue to cover me?

A The terms and conditions of our policies haven't changed; however, the availability of private treatment has been restricted by the COVID-19 pandemic. If your treatment is available privately, your cover will still apply.

Q I have a claim in progress. Will I still be covered?

A The terms and conditions of our policies haven't changed; however, the availability of private treatment has been restricted by the COVID-19 pandemic. If your treatment is available privately, your cover will still apply.

Q I have treatment booked today or this week, should I go?

A The best thing to do is to contact your consultant and/or treatment provider who will make this decision and determine what happens next.

Q I have treatment booked but I am being redirected to a different specialists and/or treatment unit, will I be covered?

A Yes, provided the specialist and/or facility is recognised by us. If you find yourself in this situation, please contact us to discuss further.

Q I have had treatment cancelled – what should I do?

A You need to contact your consultant for further advice, there may of course be a delay whilst they make the right decisions for all of their patients. If you have a concern about treatment you need that has not yet started, you can contact your consultant, private hospital or your GP for further advice.

5 Premiums and Payments

Q Do I still need to pay my premiums?

A While we hope that you can continue with your current level of private medical insurance cover, we understand that you may be facing financial insecurity as a result of the exceptional circumstances arising out of the COVID-19 pandemic.

That's why we're offering customers with temporary financial difficulties as a result of COVID-19, the option to defer payment of their premium for up to three months. Please be aware that this premium will need to be paid following this deferral period.

Q I'm having financial difficulties due to the effect of the COVID-19 pandemic, and I can't afford to pay my premiums. What should I do?

A If you're struggling financially due to COVID-19 and need help, we can defer your monthly payment for up to three months. Please remember that you'll need to pay back the premium when the deferral period ends.

If you have any questions or would like help identifying alternative options to better suit your current needs and budget, we're here to help.

Please contact us on **0800 092 4590** to discuss your individual situation and we'll do our best to support you.

Alternatively you can email us at **healthadmin@aviva.com** or chat to us via Live Chat on MyAviva.

We are open 9am–5pm Monday – Friday. Calls to and from Aviva may be monitored and/or recorded.

Q I'm concerned that I might become ill and unable to contact you. If this happens and my policy is automatically renewed, can I contact you later to cancel it?

A Your policy will be renewed on the due date, but if you do want to cancel it please try to get in touch and we'll do that for you.

6 Business Health Insurance Questions

Q What would happen if my employer cancels my private health insurance? Is there any way to keep my cover?


A Yes, you can continue cover by switching to an individual policy and arranging to pay your premiums as an individual. However please note that terms, conditions and levels of cover may be different to those you were used to previously. You can discuss this further by contacting our Customer Management Team on **0800 092 4590**. Lines are open 9am-5pm Monday to Friday. Calls to and from Aviva may be monitored and/or recorded. You will need to ensure you do this within 45 days of your employer's cancellation to maintain current underwriting.

Q I've found out that I am being made redundant. Can I continue my private medical insurance policy as an individual?

A Yes, you can continue cover by switching to an individual policy and arranging to pay your premiums as an individual. However please note that terms, conditions and levels of cover may be different to those you were used to previously. You can discuss this further by contacting our Customer Management Team on **0800 092 4590**. Lines are open 9am-5pm Monday to Friday. Calls to and from Aviva may be monitored and/or recorded. You will need to ensure you do this within 45 days of your employer's cancellation to maintain current underwriting.

7 How to Get Further Help

If you still have any questions after reading these FAQs, please contact us on:

 **0800 092 4590**. Lines are open 9am-5pm Monday to Friday.
Calls to and from may be monitored and/or recorded.

It's worth checking if this document has been updated since the version you last downloaded, we are continually updating as the situation progresses so please click the link again to see if we've added an answer to the question you have.