

Customer Q&A guide

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

This document is correct as of October 2021.

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

From mid-December 2020, there were increasing cases of COVID-19 and this started to put the NHS under extreme pressure in some areas of the country. The NHS began using more of the private hospital capacity again, pausing the return to the normal pre-pandemic levels of activity seen in November and December 2020.

Since February 2021, we've seen the availability and accessibility of private healthcare increase. We are now seeing almost normal levels of available capacity and activity.

We understand you will be concerned how the reduced availability of private healthcare might affect your health insurance policy. That's why we've put together this document to answer your questions.

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.
We may monitor and/or record calls to and from Aviva.

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1 Policy cover and benefits

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

A There are currently two types of test available – polymerase chain reaction (PCR) and antibody tests. Read our guide:

 [‘Testing for COVID-19 explained’ online.](#)

Q Does the policy cover vaccinations and vaccination side effects?

A A vaccination is a preventative measure, rather than a treatment for an acute condition, so is not covered under the policy. Likewise, we don’t cover any side effects you may experience after the vaccination as they are a consequence of an event not covered under your policy terms.

Q What’s covered?

A If you are about to undergo private medical treatment, we’ll pay for you to have a PCR test if required to identify whether you have the virus. A study published in the Lancet suggests there is a material increase in risk in going through elective surgery if an individual tests positive for the virus.¹

By funding the test, we’re able to help your doctor decide whether it’s safe to continue with your treatment. Testing before surgery also helps protect the medical team and control the risk of infection in the hospital.

We will pay for you to have a PCR and/or antibody test if your specialist recommends it as a tool to support a diagnosis. This depends on the policy terms and conditions. It falls within the out-patient benefit limit, so if you don’t have out-patient cover, we won’t pay for the PCR test.

If you have COVID-19 symptoms, we will also reimburse the cost of a PCR and/or antibody test under your GP referred benefits cover - if you have it - on our Solutions product, if your GP recommends it.

Q What’s not covered?

A We don’t pay for self-referral for PCR testing as a screening tool. While you might find it helpful to know if you have COVID-19 or not, if you do have symptoms, your testing, care and support would be provided by the NHS.

Similarly, we don’t cover self-referral for antibody testing if you are asymptomatic. There are several reasons for this. While the main issue relates to reliability and the risk this could pose the individual, we believe there are also social issues such as inequality to consider.

Q I haven’t been able to use my policy as I usually would, yet I’ve been paying the premiums. Will you recognise this by increasing some of my benefit limits?

A No, the benefit limits for your policy will remain the same. However, we will look at each case affected by delays caused by the COVID-19 pandemic.

1. Source: [https://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(20\)31182-X.pdf](https://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(20)31182-X.pdf)

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. If you have underlying conditions that are exacerbated by COVID-19, we'll manage your care in line with policy terms and conditions in the usual way.

Q The NHS's decision to use more of the capacity of the private hospitals may affect access to some of my benefits. What can I still claim for?

A The terms and conditions of our policies haven't changed, so your cover will still apply. During the peak times of the pandemic, it was harder to access certain care. However, we're now seeing availability of private hospitals going back to pre-pandemic levels.

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

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

Q Does the six-week option stop 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 six-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 line with the terms and conditions of your policy. If your hospital admission is not related to COVID-19, the six-week option will still apply in the usual way to NHS cash benefit claims.

Q I am in the military full time or 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, but we recognise the current climate presents a number of challenges to ourselves and the country. As such, we won't 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. This means you will be able to access eligible treatment if you need it as a result of COVID-19 service.

Q Would my policy cover me for any treatment abroad?

A We no longer offer emergency overseas cover, so you won't be covered for treatment abroad.

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

A Since the COVID-19 pandemic began, more and more people are using the Aviva Digital GP app. We're currently managing a significant volume of appointments each month. We are meeting the additional demand, with the 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 read the latest guidance at:

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

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

A We cover video consultations under the terms and conditions of your policy, provided they are with a practitioner recognised by us and the physiotherapist has the ability to do this. We will pay up to the limits in our fee schedule.

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

A We cover video, telephone and remote consultations 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 the limits in our fee guidelines.

Q I'm approaching renewal. Will the terms remain the same?

A From 1 March 2021, terms and conditions may have changed on some products. We will keep an eye on the situation and update our position in light of any relevant developments. If you'd like to discuss anything regarding your client's policy, **contact us on:**

 **0800 092 4590**

Lines are open 9am-5pm Monday to Friday. We may monitor and/or record calls to and from Aviva.

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 call us on:**

 **0800 092 4590** and we'll discuss the best solution for you and your future ability to make claims.

Lines are open 9am-5pm, Monday to Friday. We may monitor and/or record calls to or from Aviva.

Q How do I cancel my policy?

A If you're thinking of cancelling your policy, please get in touch with your usual Aviva contact and we'll discuss the best solution for them and their future ability to make claims.

They can get in touch with us on:

 **0800 092 4590**

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2 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 get a GP referral would be through Aviva Digital GP, if you have access to this app. Otherwise you should contact the NHS through 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, available on Solutions.

Q If I'm admitted to a private hospital suffering from COVID-19, will I be admitted as an NHS patient?

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

Q Will you help me find a specialist who can see me face to face?

A Yes, we will. Where it is clinically appropriate, specialists will always see patients face to face.

Q I am facing delays with my claim. Can you help me find an alternative specialist or hospital?

A Yes, we can help you find another specialist at a hospital that is taking new patients.

Q If you offer me an alternative specialist, will I have to start my claim again from the beginning?

A If you move to a different specialist, that specialist will want to see any diagnostic results you have. If they can't access those results for any reason, you may have to repeat the tests.

Q I don't yet have a diagnosis for a condition I'm suffering from. Am I still 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'm concerned about going to an alternative hospital/facility as there may be an increased risk of COVID-19 infection.

A Please be assured that all the hospitals and medical facilities we partner with are doing everything possible and taking every precaution to reduce the risk of COVID-19 infection.

Q I'm 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. Alternatively, you can contact a GP through the Aviva Digital GP app or your local NHS GP.

Q Will you pay for my PCR test if my child is admitted to hospital?

A We will pay for one parent to have a PCR test if a child aged under 18 is admitted to hospital for surgery.

3 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. If your treatment is available privately, your cover will still apply.

Q I have a claim in progress. Am I still covered?

A The terms and conditions of our policies haven't changed. If your treatment is available privately, your cover will still apply.

4 Premiums and payments

Q Do I still need to pay my premiums?

A If you want to keep your cover in place, you need to pay your premiums.

Q I'm having financial difficulties due to the effect of the COVID-19 pandemic, and 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 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, please call or email us:

 **0800 092 4590**

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 **healthadmin@aviva.com** or chat to us using Live Chat on **MyAviva**.

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

A We will renew your policy on the due date, but if you want to cancel it, please get in touch and we'll do that for you.

5 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, the terms, conditions and levels of cover may be different to the ones you had through your employer's cover. **You can discuss this further by contacting our Customer Management Team on:**

 **0800 092 4590.**

Lines are open 9am-5pm Monday to Friday. We may monitor and/or record calls to and from Aviva. You need to make sure you do this within 45 days of your employer's cancellation to keep your current underwriting.

Q 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, the terms, conditions and levels of cover may be different to the ones you had through your employer's cover. **You can discuss this further by contacting our Customer Management Team on:**

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6 Our COVID-19 pledge

Please read our updated COVID-19 pledge:

 aviva.co.uk/covid19-pledge

Q As you're extending the pledge period, will you pay interest on top of the pledge payment?

A As we now anticipate making the final COVID-19 pledge payment in 2023, later than we expected, we'll increase the amount we may pay by 20%. If we bring the payment date forward, we may reassess this.

Q How do I know you are not profiting from the COVID-19 situation?

A Grant Thornton UK LLP has independently reviewed our decision to extend the timeframe of the Pledge and has made the following statement: Grant Thornton UK LLP has independently reviewed Aviva Health UK Limited's decision to extend the timeframe of its COVID-19 Pledge until the end of 2022. We have reviewed Aviva Health UK Limited's reasoning for this decision and the information currently available. Based on this, whilst there is continuing uncertainty around the ongoing impact of COVID-19 and the disruption to claims, we are satisfied that its decision to extend the timeframe of its COVID-19 Pledge until the end of 2022 is appropriate and in line with the principles underlying the Pledge.

Q Is it possible that you will extend the pledge period again?

A We hope not to do this, but we can't predict what may happen with this situation.

 Please read our COVID-19 pledge to understand more about why we've extended the pledge period.

Q When do you expect to make the pledge payment?

A We can't put a time on this, but we'll contact you with an update as soon as we can.

Q I pay by cheque every year but would like the pledge payment sent to me by a different method. Is that possible?

A We'll pay using the payment method you used to pay your latest premium.

Q When will you tell me more about the situation with the COVID-19 pledge payment?

A We'll be in touch when we have more information to share.

7 How to get further help

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It's worth checking if we've updated this document since you last downloaded it. We're revising it frequently as the situation progresses, so please click the link again to see if we've added an answer to the question you have.



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GEN7048 10/2021 REG001 (61841)