

Intermediary Q&A Guide

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

This document is correct as of Thursday 26th March 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.

The Government has announced that the NHS will cancel all elective and non-emergency procedures in NHS hospitals.

Any procedures or consultations for conditions which are not life threatening, or time-critical, will be cancelled. The Government has also recently announced an agreement between the NHS and private facilities which will see them reallocate much of their national capacity to support the NHS and help to meet the unprecedented demand for clinical care anticipated over the coming weeks and months.

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 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 your particular policy coverage).

These services include:

- Physiotherapy through Back2Better- our supplier is operational, and they are setting up additional virtual consultation capability
- Mental health support through Mental Health Pathway and outpatient mental health treatment – our supplier is operational, and they are setting up additional virtual consultation capability
- NHS cash benefit - this existing benefit will be available for any customers hospitalised as a result of COVID-19
- 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.

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 Many clients will be financially disadvantaged by the pandemic. If your clients have been affected in this way, please call your usual Aviva contact to discuss the situation.

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.

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 will 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 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 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 it's unlikely any specialists or hospitals will 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 will 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 Yes, to make sure there are no gaps in your cover, you do need to continue to pay premiums. If you don't maintain your premiums in line with the terms and conditions of your policy, you or your insured members may not be covered for any previous condition that you may have claimed for.

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've been affected in this way, 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 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.

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How to Get Further Help

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



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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.