

Buba Gube Care Care A new option for simpler access to healthcare.

May 2021.

New Option for 2021



High quality, lower costs.

Guided Care means giving your clients access to the healthcare they want for a lower price without compromising on the quality of care you expect from Bupa. Guided Care is available as a product option on Bupa By You and Bupa Fundamentals health insurance.

We make it simpler for your clients by offering a shortlist of appropriate consultants from our Open **Referral network for them** to choose from.

They can use our Direct Access service to see a specialist quickly usually without the need for a **GP referral**[^].



^Direct Access telephone services are available as long as the symptoms are covered under the policy or health trust. If cover excludes conditions you had before your cover started, we'll ask for evidence from a GP that your symptoms are not pre-existing for a period of up to two years after your cover started or up to five years in the case of mental health. For rolling moratorium underwritten policies or health trusts we will ask for evidence each time a claim is made for a condition not claimed for before. Members should always call us first to check eligibility.





Give your clients access to affordable care.

Our Open Referral reassurance

All consultants in our Open Referral network offer care in line with medical best practice, a high standard of customer service, and manage the total cost of the care they deliver.



Clear choices

Your clients are always in control. We make it simpler for them by offering a shortlist of consultants for them to choose from.



Information just a click away

Your clients can get information about the consultants we offer them using our online directory.

finder.bupa.co.uk



Our Open Referral network.

Our Open Referral network offers the largest network of healthcare professionals of the leading insurers. We have over 18,000 consultants in our network, offering clients reassurance, convenience and value.

Why use the network?

Often GPs refer to a named consultant. An Open Referral means that GPs specify the type of consultant someone needs to see instead. We then guide the person to a choice of three consultants from within our network.

93%

of customers who used Open Referral said the quality of their care was 'excellent' or 'very good"



of customers who used Open Referral rated their consultant as 'excellent'¹

Direct Access to specialists.

For many conditions, your clients can speak to a specialist without the need to see a GP*

We call this Direct Access and it's available for[^]:

- any suspected symptom of cancer
- muscle, bone and joint problems
- mental health conditions

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Over 61,000 customers were able to get the help they needed via our **Direct Access service** in 2020 without needing to see a GP.

Almost 9,000 customers who called our PhysioLine were given an online home exercise plan in 2020.







Costs covered in full.

We guarantee your clients won't face any shortfalls** from consultants (surgeons or anaesthetists) when they get an Open Referral or use our Direct Access service and call us to pre-authorise their care.

**Excess and out-patient benefit limits still apply.



How to use Guided Care.



1. When your clients need to see a consultant, they should call us first if Direct Access is available or ask their GP for an 'open referral'.



2. For GP referrals, your clients then call us to pre-authorise any consultations, tests or treatment they need.



3. We'll offer your clients two or three consultants for them to choose to see. We can guarantee your clients that all costs will be covered and they won't face any shortfalls. If your clients have a GP referral to see a surgeon for certain muscle, bone or joint conditions, we'll offer them a telephone appointment with one of our Advanced Practice Physiotherapists who can explain their treatment options, including any that don't involve surgery.

This service is available to anyone aged 18 or over.

Any questions?

Bupa health insurance is provided by: Bupa Insurance Limited. Registered in England and Wales No. 3956433 Bupa Insurance limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arranged and administered by: Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

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