

Frequently Asked Questions

We have put together a list of commonly asked questions regarding WPA and the impact of the coronavirus.

1. I am struggling financially – what can WPA do to help?

We recognise that many members may find themselves having financial difficulties owing to the coronavirus disruption and therefore, we have a range of options (not routinely offered) available at renewal or mid-term that will enable our members to reduce their premiums and/or protect their underwriting. If you have been “furloughed”, it is up to your employer to decide whether you remain covered as part of your company scheme.

2. Patient safety – what can I expect?

Patient and staff safety are of key importance, with private hospitals following the latest guidance from NHS England. Hospitals and clinics have developed their own specific safety procedures, although it is likely to be along the following lines:

Remote consultations

Generally, the first point of call is likely to be a remote consultation with a specialist following a GP referral (where required). Private hospitals have lists of available specialists in order to book patient appointments. In the event that a patient does not know how to make an appointment with an appropriate specialist, WPA Customer Service Officers also have access to these lists of specialists and are able to assist.

Out-patient and face to face consultations

The day before the appointment, the patient will receive a triage call from the hospital to check whether they have experienced any Covid-19 symptoms; if displaying symptoms, they are likely to be asked to be tested, self-isolate for 14 days and re-book.

On arrival at the hospital patients will be asked further questions about symptoms and have their temperature checked. Hospitals have been working on introducing one-way systems and other social distancing measures in order to keep contact to a minimum. During the out-patient appointment full PPE is likely to be worn by staff and the patient will have to wear a face covering.

Any out-patient tests such as MRIs, ultrasound scans, x-rays and blood tests may take longer than normal, due to deep cleaning of equipment and communal areas between patients.

Surgery

For surgery there has recently been some helpful updated guidance from the National Institute of Clinical Guidance (NICE), which removes the previous requirement for a patient and their whole household to self-isolate for 14 days pre-operatively and has replaced it with the following:

- Patients identified as more at risk of getting Covid-19 with the potential of it developing into a severe illness to be advised to self-isolate for 14 days as previously.
- All other patients should strictly follow government social distancing guidance including hand hygiene from 14 days before their operation, then be tested for Covid-19 at 72 hours before their procedure, from which point they must then self-isolate.

On the day of admission, patients will have their temperature checked and be asked to confirm that they have self-isolated since their Covid test and continue to be Covid-19 symptom free. Patients will be taken to their private room which will have been deep cleaned between patients. As part of the surgical consent process, the patient will discuss their procedure with their surgeon and any additional risks associated with Covid-19. Depending upon the surgery type, most patients will be required to self-isolate for a further 14 days after discharge.

Concerns

If you have any questions or concerns, you should raise these with your specialist or hospital.

3. Am I covered for a Covid-19 antigen test to see if I have Covid-19?

WPA will fund an antigen test under the terms of your health insurance Policy, if you are clinically required to have one prior to treatment. WPA will also fund an antigen test if you have symptoms of Covid-19 and it is recommended by a medical professional – we require you to contact us for prior approval.

4. Am I covered for Covid-19 antibody testing to see if I may have had Covid-19?

WPA will fund an NHS approved Covid-19 antibody test to see if you have/have not had this disease, where a medical professional recommends this is clinically necessary as a part of your treatment plan. We require you to contact us for prior approval.

5. I want to make a claim – how can I do this?

- a. For private medical insurance (PMI) claims contact us in the usual way. You can find the different contact methods in your Policy/Group Scheme Guide or by clicking [here](#).
- b. For cash plan claims (dental or optical) please sign in to your secure online account on the WPA website and go to the ‘make a cash/dental claim’ section.

Accessing your secure online account is even easier with the WPA Health app

Just scan the QR code opposite and download the app (iOS or Android) or visit wpa.org.uk/secure.

With WPA Health, you can access your secure messages, view your WPA policy documents and communications, make cash benefit claims, book an appointment with a Remote GP and lots more. Setting up and registering takes about two minutes to complete.



6. I have a medical procedure booked – what happens if this gets cancelled?

Now that elective procedures are taking place this is unlikely to happen. You will be asked a series of questions and have a Covid test prior to admission and only if you display symptoms or are confirmed to have Covid will your procedure be cancelled.

Please let us know if your procedure is cancelled or delayed. Your consultant and hospital are best placed to provide you with the likely timescales involved in re-booking your procedure.

7. Is WPA going to pay another rebate?

WPA remain committed to not profiting from this pandemic. We have paid a rebate of c.40% of a month's premium to retail and commercial policyholders in April and June.

We are encouraged to see increasing treatment taking place and we will observe the level of claims over the coming months before determining whether any further rebates are appropriate.

8. How does my invoice or cash benefit claim get paid?

We are processing claims in the same way as usual. The majority of invoices come directly from the private hospital or consultant and we will settle with them directly. You will be advised by email of any Shared Responsibility or co-payment you need to make. Cash plan claims will be paid by direct transfer into your nominated bank account.

9. Will I be able to access private treatment on a day and time of my choosing?

a. Private hospitals and clinics have been supporting the NHS since 30 March by providing hospitals, healthcare workers and equipment as required. Over the last couple of months private hospitals have opened up for routine private diagnostics and elective surgery.

We understand that it has now been agreed that the private hospitals contract with the NHS has been renegotiated to increase the capacity for treating private patients across the UK.

Private hospitals will be free to utilise the following:

- **London** – 100% of their capacity for private patients with effect from 8th September.
 - **South East** – 30-40% of normal working hours capacity for private patients with immediate effect.
 - **Remainder of England** – a minimum of 25% of normal working hours capacity for private patients with immediate effect.
 - **Scotland** looks like it will follow London in allowing private hospitals to return towards pre-Covid arrangements.
 - **Northern Ireland** has already allowed private hospitals to return to pre-Covid arrangements.
 - **Wales** is likely to allow 25% of normal working hours for private patients.
- b. Private oncology and radiotherapy services have continued on an in-patient, day-patient or out-patient basis – this will continue.
- c. Private mental health services have continued on an in-patient basis, although day-patient and out-patient treatment has taken place remotely and this will continue for the time being.
- d. We understand that members can access private out-patient tests, scans, x-rays and ultrasounds subject to local availability.
- e. NHS Hospital Cash Benefit is available.
- f. Access to Remote GP Services will continue.
- g. Access to remote consultations with your specialist will continue.
- h. Access to Employee Assistance Programme (EAP)/Health and Wellbeing Helplines will continue.
- i. Some dental practices have resumed a full range of dental services. This varies by region, so you should contact your dentist for confirmation of the services they can offer. For more information visit the General Dental Council's [Covid-19: Guidance to the Public](#).
- j. Opticians are now open for primary/routine eye health care.

10. I understand WPA provides a remote GP – how do I access this?

Our Remote GP Services benefit gives you an alternative to visiting your GP. It gives you 24/7 access to a GP helpline including unlimited phone or video consultations; a private prescription service; specialist referrals; medical notes and general health information. To use this benefit please refer to your Policy/Group Scheme Guide or contact us. Please be aware that these services are facing a higher than average demand so may take longer to access than normal.

Important: Please do not contact the Remote GP Service if you are experiencing coronavirus symptoms and instead follow NHS and Government advice as they are best placed to assist you. Visit www.nhs.uk and www.gov.uk for further information.

11. What mental health support does WPA provide?

Our Employee Assistance Programme (EAP)/Health and Wellbeing Helpline includes:

- Health and Wellbeing Information;
- Telephone Counselling;
- Online computerised Cognitive Behaviour Therapy (cCBT) Life Skills Course;
- Debt and Money Information and Support;
- Legal Information.

Please see your Policy/Group Scheme Guide for details of your benefits.

12. What is WPA doing to help its members throughout the coronavirus pandemic?

- a. We have made Remote GP Services available to our retail/individual and Small and Medium Enterprise Group Scheme members at no extra cost.
- b. We have expanded our benefits to cover telephone and video consultations with healthcare providers.
- c. We are reminding our members that we provide an NHS Hospital Cash Benefit. Please check your Policy/Group Scheme Guide for details.
- d. We are providing options for members in financial difficulty to maintain their Policy and protect their underwriting.
- e. We have broadened the availability of our Health and Wellbeing mental health helpline to our retail/individual health insurance members at no extra cost.

13. My Policy is due to renew – what do I need to do?

Your Policy will renew in the normal way – our team are able to process any renewal amendments. Where possible, we request that payments are made electronically. You can access your secure online account to make a payment at wpa.org.uk/secure or contact us in the usual way and we will guide you through the process.

14. I am a Group Coordinator for a corporate scheme – who can I contact with questions?

You can contact us in the usual way. Please click Small and Medium Enterprise Schemes or Large Corporate Schemes on our [contact page](#) for more details.

15. I am an Insurance Intermediary – who can I contact with questions?

You can contact us in the usual way. Please click Intermediaries on our [contact page](#) for more details.

16. I am a medical provider – who can I contact with questions?

You can contact us in the usual way. Please click Healthcare Providers on our [contact page](#) for more details.

17. Is WPA accepting new members?

Yes. All of our products remain available. We have introduced a 14-day deferment period to join a Private Client Health Insurance Policy or an Enterprise Flexible Benefits PMI Group Scheme. This means that members will not be eligible to claim for symptoms or associated conditions that arise in the first 14 days of their Policy.