

Frequently Asked Questions

We have put together a list of commonly asked questions regarding WPA, the impact of the coronavirus and our second rebate communication to retail/individual and SME corporate customers.

Section A – Frequently Asked Questions

Section B – Questions on the Second Rebate

Section A – Frequently Asked Questions

1. I am struggling financially or have been “furloughed” by my employer – what can WPA do to help?

We recognise that many customers 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 customers 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. I am in the process of receiving complex medical treatment – what happens next?

Our Centres of Clinical Excellence staff are liaising with members who are receiving ongoing complex treatment to ensure that their care is maintained. Private hospitals and consultants should also be in direct contact with patients to confirm treatment plans.

If you are clinically required to have an antigen test prior to treatment, this will be funded under the terms of your health insurance (see below).

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. We require you to contact us for prior approval.

The antibody test checks whether a patient has had Covid-19 and may now have some immunity (though this is not currently 100% certain). It involves either a blood test being taken, or some companies are promoting a finger prick antibody test. However, finger prick tests are not yet proven to be as accurate as a blood test and do not appear to have received full NHS approval. Test results are usually available within 48 hours.

5. I have a medical procedure booked – what happens if this gets 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.

6. 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.

7. 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.

8. 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.

9. Will I be able to access private healthcare during the coronavirus pandemic?

- a. Private hospitals and clinics have been supporting the NHS since 30 March by providing hospitals, healthcare workers and equipment as required. Whilst initially private facilities were only available for critical treatment, less urgent cases can now be treated and routine elective surgery has recently re-opened although availability will vary by region and hospital.
- b. We expect that going forward there will be a continued increase in available treatments, although it is likely that the NHS will retain some capacity in the private sector to assist with backlogs.
- c. Private oncology and radiotherapy services have continued on an in-patient, day-patient or out-patient basis - this will continue.
- d. Private mental health services have continued on an in-patient basis, although day-patient and out-patient treatment has taken place remotely.
- e. NHS Hospital Cash Benefit is available.
- f. We understand that customers can access private out-patient tests, scans, x-rays and ultrasounds subject to local availability.
- g. Access to Remote GP Services will continue.
- h. Access to Employee Assistance Programme (EAP)/Health and Wellbeing mental health helplines will continue.
- i. Health bodies from the four nations have been working on transitional plans to allow dental practices to resume offering a full range of dental services. In England dental practices have begun to open. For more information visit the General Dental Council's [Covid-19: Guidance to the Public](#).
- j. Optical practices generally remain open for essential and urgent primary eye health care. We are waiting to hear when opticians will be able to see patients for routine appointments, although The College of Optometrists anticipate that this will be soon.

10. 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 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, before being directed to the correct department. 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.

Any out-patient tests such as MRIs, ultrasound scans, x-rays and blood tests are likely to take longer than normal. Deep cleaning of equipment and communal areas will be conducted between patients.

Surgery

If urgent surgery is required, admission to an NHS or private hospital will be facilitated and the appropriate safety guidelines followed.

For elective surgery, patients will be asked to self-isolate with all members of their household for 14 days. They will be tested two days before surgery for Covid-19 - this may be at an NHS testing site or at the private hospital (possibly outside of the building). If the test proves negative the patient will be considered Covid-19 free and planned surgery can proceed, otherwise it will be postponed.

On the day of admission, patients will have their temperature checked and be asked to confirm that they have self-isolated and continue to be Covid-19 symptom free. Patients will be escorted to their private room which will have been deep cleaned between patients.

As part of the surgical consent process, the patient will discuss with their surgeon their surgery 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 are advised to raise these with your specialist or hospital.

11. What is WPA doing to help its customers throughout the coronavirus pandemic?

- a. We have made Remote GP Services available to our retail/individual and SME corporate private health insurance customers at no extra cost.
- b. We have expanded our benefits to cover telephone and video consultations with healthcare providers.
- c. We are reminding our customers that we provide an NHS Hospital Cash Benefit. Please check your Policy/Group Scheme Guide for details.
- d. We are providing options for customers 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 customers at no extra cost.

12. What mental health support does WPA provide?

Our Employee Assistance helplines for SME corporate private health insurance customers and Health and Wellbeing helpline for retail/individual customers 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.

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

Your Policy will renew in the normal way. Our team are working remotely and 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 Secretary 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 customers?

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 customers will not be eligible to claim for symptoms or associated conditions that arise in the first 14 days of their Policy.

Section B – Questions on the Second Rebate

1. Why are WPA offering a rebate?

In March, we committed to our members that we would not profit from the reduction in claims as a result of Covid-19. Our first rebate in April and a second rebate in June are tangible steps to demonstrate this commitment and applies to our retail/individual and SME corporate customers.

The lockdown period from March to June restricted healthcare in both the NHS and private sector to critical conditions, remote consultations and GP services. This meant that customers with clinically urgent requirements were still able to access care, but less serious procedures were postponed. The rebate reflects the reduced claims we have experienced. With lockdown easing, private hospitals increasing the number of routine procedures and a backlog of postponed treatments, we expect claims to rise quickly. We remain committed to not profiting from this pandemic and will observe claims levels over the coming months before determining whether any further rebates are appropriate.

2. When will I get my rebate?

As detailed in our letter, where we hold bank account details, we will make an automatic payment to the Policyholder's bank account in late June. Where we do not hold your bank account details we will use the rebate to reduce the next premium payment.

3. I was expecting a higher rebate because I have not claimed?

The nature of insurance whether household, motor or health, is that in any normal year many customers do not make a claim. To be fair to all we have applied the same rebate methodology to our customers, whether they made a claim or not.

4. I recently cancelled my Policy – will I still get the rebate?

You will only get a rebate if your Policy/Group Scheme was still active on 18 June. No rebate will be made if you cancelled or suspended your Policy/Group Scheme before this date.

5. I recently transferred to an Essential Cash Plan before 18 June – will I get a rebate?

Customers who transferred to this cash plan before 18 June will not get a rebate.

6. Can you pay my rebate to a charity of my choice?

No, we understand that many customers may want others to benefit from their rebate and suggest our customers arrange this payment to their charity of choice themselves.

7. Will this rebate impact my premiums in the future?

No, as a not-for-profit organisation, we have applied the rebate to provide a tangible benefit to our customers based on the lower than usual claims we are observing now.

8. May I decline the rebate and have it credited against next year's premium?

As this rebate is being done for all our customers, we need to process this as an independent payment. Most Policyholders will receive this payment by bank transfer before the end of June or if we do not hold your bank account details, we will use the rebate to reduce your next payment.

9. Who should I contact, if I have any further questions?

We recommend that you download the WPA Health app from the [Apple App Store](#) or the [Google Play Store](#), where you can send and receive secure messages from WPA, make cash benefit claims, view your literature and track your claims.

If you log in to your secure online account at wpa.org.uk/secure, our web 'live chat' team are ready to help.

If you want to email us in the first instance, to get the right email address, please look at previous communications from WPA or details can be found on our contact page at wpa.org.uk/contact.

Our telephone details can also be found our contact page at wpa.org.uk/contact.