



## Briefing note

# Health & Protection - Coronavirus Support

**The current coronavirus (COVID-19) outbreak is a fast-evolving situation and will of course raise questions as to the potential impact on Group Protection and Health Insurance.**

Insurers will look to Government guidance when reviewing how this affects their products, however it is important to note that insurers will interpret some of the potential issues differently in line with their own terms and conditions. As such, if you would like to discuss any aspects in the context of your specific arrangements, please get in touch with either your usual Punter Southall Aspire contact or the wider Health & Protection Team. We will be on hand to provide support and guidance at this challenging time and assist in the interpretation of the insurer stances.

### Group Risk

In relation to Group Life, Income Protection and Critical Illness, some examples of the key questions that have been highlighted are:

- Will a claim due to coronavirus be paid?
- What will the approach to claims be if an employee is furloughed, being paid a reduced salary or working reduced hours?
- If any employee is working from home, will they meet any 'Actively at Work' (AAW) requirements?
- Is coronavirus considered a catastrophic event?
- Have the disclosure requirements and cover been amended in relation to business travel?

The above are some of the important points for consideration, therefore please do get in touch for specific guidance on the relevant insurer responses.

### Private Medical Insurance

Whilst the private sector has volunteered beds and resources to the NHS during the current crisis, all the major insurers have issued statements saying that all individuals with Private Medical Insurance will continue to be able to access the following services in line with the terms and conditions of their policy and depending on the options that are covered:

- Consultations with specialists and general practitioners over the phone and on-line (where clinically appropriate)
- Oncology
- Cardiac treatment
- Cancer treatment at home (where appropriate)
- Phone and on-line assessment and treatment of musculoskeletal (MSK) conditions
- Access to 24/7 Health Advice services
- Mental Health support services

Some insurers have also now stated that they will pay NHS Cash benefit for any insured person admitted to an NHS hospital with coronavirus.

### Latest update - July 2020

Private hospitals are now able to provide unrestricted elective treatment, therefore treatments are now becoming available in most areas. Some private hospitals may continue to assist the NHS whilst they are trying to reduce the increased waiting lists as a result of COVID-19.

The coronavirus crisis has led to an expansion of remote services, which is likely to remain where possible and even increase. Many insurers have also increased the number of services to assist members working from home. All the latest insurer updates can be found on their websites – see page 2 for links.

If you are thinking of cancelling your policy, a Private Medical Insurance policy is a 12-month contract and cannot usually be cancelled mid-term. Therefore, if you are thinking of taking this course of action, please speak to your usual Consultant to discuss the potential implications before any action is taken.

We would recommend that you read your own insurer's information, which can be found via the links below, but please do not hesitate to contact us if you have any queries or wish to discuss any issues. We are all still available and working at home to assist you.

### Bupa

<https://www.bupa.co.uk/coronavirus>

### AXA-PPP Healthcare

<https://www.axapphealthcare.co.uk/update-on-coronavirus/>

### Aviva Healthcare

<https://www.aviva.co.uk/help-and-support/coronavirus/health-insurance-customers/#latest-update>

### Vitality

<https://www.vitality.co.uk/coronavirus-faqs/>

### Cigna

<https://www.cigna.co.uk/news-room/media-centre/coronavirus.html>

This is an uncertain and worrying time for everyone and may also have a big impact on mental health and wellbeing. Most Health & Protection Insurers also offer various additional support services, such as Employee Assistance Programmes, Bereavement Support and Stress Helplines.

These can be invaluable and are of more importance than ever at a time like this. Again, please get in touch if you would like further information in relation to your specific insurances.

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[Click here to view our Coronavirus Resource Centre](#)

The information contained in this update is based on our understanding of legislation as at the date of production. It is for general information only and should not be relied upon as advice.

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