

Shared Responsibility

How Shared Responsibility works

Why it reduces premiums

How to make a Shared Responsibility claim



Pioneered by WPA, Shared Responsibility[®] is an innovative approach to funding your healthcare. Unlike a traditional excess, you always get back 75% of eligible claims, no matter how small. You share the cost of your treatment by contributing 25% towards every claim, 'capped' to agreed maximum limits so medical treatment will not cost more than you can afford.

How does Shared Responsibility work?

Shared Responsibility allows you to take greater control of your healthcare costs and make significant savings on your premiums. Shared Responsibility is better than an excess as the cost of claims is shared by you and us until you reach your maximum annual limit, for even the smallest of claims.

Shared Responsibility helps to provide customers with what they want – comprehensive health insurance cover at an affordable price. It takes a 'hybrid' approach between expensive traditional cover and the self-pay (non insured) route.

Why does it reduce premiums?

If you pay 25% of eligible treatment costs up to a maximum amount, you would expect to get a discount in much the same way as paying an excess. However, Shared Responsibility is better than an excess as WPA will always pay at least 75% of each and every eligible bill.

We can also pass on additional savings with lower premiums, as when customers pay a proportion of costs, they are more involved in how much the treatment is costing.

With experience, we have seen that customers seek both value for money and quality of care. With greater involvement we all benefit from lower premiums, though you still get the cover you want and the choice of where you are treated. A win-win situation.

- You agree to pay 25% of all eligible claims (within benefit limits) for treatment until you have reached your chosen maximum annual limit;
- WPA will pay up to 75% of all eligible claims;
- Your contribution (ie 25% of each eligible claim) will be deducted from your maximum annual limit;

- Once your contributions total your chosen annual limit within one policy year, WPA will pay 100% of eligible claims until your next policy year starts.

If you have chosen a £1,000 maximum annual Shared Responsibility limit, once the total of your claims costs reach £4,000 (£1,000 paid by you and £3,000 by WPA) WPA will continue to pay eligible claims (within benefit limits) until your next renewal date. Below is an example, based on a maximum annual limit of £1,000. The claim has been calculated within a policy year.

Order of treatment	Claimed amount	You pay (based on 25%)	WPA pay
Specialist	£100.00	£25.00	£75.00
Tests	£400.00	£100.00	£300.00
Hospital charges	£3,500.00	£875.00	£2,625.00
You have now paid your Shared Responsibility limit			
Specialist	£100.00	-	£100.00
Therapy	£200.00	-	£200.00
Total	£4,300.00	£1,000.00	£3,300.00

Please note that this example assumes that the options or level of cover you have chosen allow cover for the types of treatment illustrated. For full details please refer to 'A Guide to Your Policy'.

How to make a Shared Responsibility claim

All claims must be pre-authorized – by doing this we can tell you about the extent of your cover and any limitations that may apply.

Whether you have in-patient or out-patient treatment, WPA will pay 75% of eligible treatment costs, up to your maximum annual limit, directly to the provider of treatment. We will then inform you of your share which you will need to settle yourself. Please note that if your treatment takes place at the time of your renewal, your Shared Responsibility limit will start again on your renewal date for the forthcoming year.

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