

# Frequently Asked Questions (FAQ)

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## 1. How can I contact WPA?

To protect our people we have closed our Head Office and are not receiving post. All of our team are working remotely and are available to help. We recommend that you download the WPA Health app ([Apple App Store](#) or the [Google Play Store](#)) or register to access your secure WPA account. You can also contact us in the usual way. Full details can be found on our [contact page](#).

## 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 will also be in direct contact with patients to confirm treatment plans.

## 3. 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.

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

- a. For PMI claims contact us in the usual way. You can find the different contact methods in your Policy/Scheme Guide or by clicking [here](#).
- b. For cash plan claims (dental or optical) please log into the secure area of the website and go to the 'make a cash/dental claim' section.

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

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

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

- a. Private hospitals and clinics are supporting the NHS from 30th March by providing hospitals and beds as required – we expect that elective treatment in private hospitals will cease for the coming weeks.
- b. We expect that urgent private surgical treatments will continue at some private hospitals, although these may effectively be put together with urgent NHS patients and treated on a needs first basis.
- c. We understand that some private oncology and radiotherapy services will continue on an in-patient, day-patient or out-patient basis. This will vary from region to region.
- d. Private mental health services will continue on an in-patient basis, although day-patient or out-patient treatment is likely to take place remotely.
- e. Non-life threatening surgical treatment is in the process of being postponed.
- f. NHS Hospital Cash Benefit is available.
- g. Access to Remote GP Services will continue.
- h. Access to EAP/Health and Wellbeing mental health helplines will continue.

## 7. 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.

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

- a. We have made Remote GP Services available to our retail and SME commercial 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/Scheme Guide for details.
- d. We are providing options for customers in financial difficulty to maintain their policy and protect their underwriting.
- e. In the coming days we are trying to broaden the availability of our Health and Wellbeing mental health helpline to our retail customers at no extra cost.
- f. Our policies provide cover for Coronavirus tests if you have symptoms, however we understand availability of these tests is extremely limited and currently not recommended by Public Health England.

## 9. 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/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. Please follow NHS and Government advice as they are best placed to assist you. Visit [www.nhs.uk](http://www.nhs.uk) and [www.gov.uk](http://www.gov.uk) for further information.

## 10. What mental health support does WPA provide?

Our Employee Assistance helplines for Small and Medium sized business customers include:

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

Please see your Scheme Guide for details of your benefits.

We are seeking to extend these services to our retail/family health insurance customers imminently as a Health and Wellbeing Helpline.

## 11. 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](http://wpa.org.uk/secure) or contact us in the usual way and we will guide you through the process.

## 12. 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 Enterprises Schemes (SME) or Large Corporate Schemes on our [contact page](#) for more details.

## 13. 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.

## 14. 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.

## 15. 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 Scheme. This means that customers will not be eligible to claim for the first 14 days of their Policy.