

Frequently Asked Questions

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

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/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/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. Routine elective surgery remains largely unavailable.
- b. We expect that going forward there will be a continued increase in available treatments, although it is likely that the NHS will retain capacity in the private sector to assist with backlogs. Availability is likely to vary significantly by region.
- 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 expect that access to private outpatient tests, scans, x-rays and ultrasounds will resume in the near future.
- g. Access to Remote GP Services will continue.
- h. Access to Employee Assistance Programme (EAP)/Health and Wellbeing mental health helplines will continue.

10. 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/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.

11. 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/Scheme Guide for details of your benefits.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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 symptoms or associated conditions that arise in the first 14 days of their Policy.