

# Frequently Asked Questions

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

## Section A – Frequently Asked Questions

### Section B – Questions on the Rebate

## Section A – Frequently Asked Questions

### 1. How can I contact WPA?

To protect our people all of our team are working remotely and are available to help. No staff member has been furloughed.

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 at [wpa.org.uk/secure](https://wpa.org.uk/secure). 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 should 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 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.

### 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 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 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 30 March by providing hospitals and beds as required – we expect that elective treatment in private hospitals will reduce substantially over 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 clinical 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 largely being postponed.
- f. NHS Hospital Cash Benefit is available.
- g. Access to Remote GP Services will continue.
- h. Access to Employee Assistance Programme (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/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.
- 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 and instead 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 SME business 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.

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

## Section B – Questions on the 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 rebate is a first tangible step to demonstrate this commitment and applies to our retail/individual and SME corporate customers.

While we continue to receive claims for cancer and cardiology cases, remote specialist/therapy consultations, GP services and NHS cash benefit, we are seeing a reduction in treatment for non-life threatening conditions caused by the NHS requisition of private hospital facilities. The extent of this reduction varies by region and is dependent on the availability of specialists and hospitals.

### 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 April. Where we do not hold your bank account details we will use the rebate to reduce the next premium payment.

### 3. How was the rate of rebate derived?

We want to provide our members with a tangible rebate now based on the lower levels of claims we are observing. We anticipate providing further rebates based on our overall claims experience once this becomes clearer. The rebate represents approximately 40% of a monthly premium and has been rounded to the nearest £5.00.

We know that some treatment has been postponed during the COVID-19 crisis. Once the coronavirus abates, we expect this will create a large increase in demand for private healthcare and we will need to take into account the cost of these expected claims in determining any further rebates.

### 4. 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.

### 5. 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 22 April. No rebate will be made if you cancelled or suspended your policy/group scheme before this date.

### 6. I recently transferred to an Essential Cash Plan before 22 April – will I get a rebate?

Customers who transferred to this cash plan before 22 April will not get a rebate.

### 7. 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.

### 8. 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.

### 9. 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 April or if we do not hold your bank account details, we will use the rebate to reduce your next payment.

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

With telephone lines very busy at the moment, please email us in the first instance or register and/or login to your secure online account at [wpa.org.uk/secure](http://wpa.org.uk/secure), where our web 'live chat' team are ready to help.

To get the right email address, please look at previous communications from WPA or details can be found on our [contact page](#).

For ease of communicating and administrating your account 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.