

Understanding GP referrals and your healthcare cover

Your private healthcare insurance gives you timely access to treatment when you need it. From seeing specialists for a diagnosis to having a comfortable private hospital stay, we're here to look after your health and wellbeing.

There's a lot that's covered under your plan, but we can't cover everything. And the last thing we want is to turn down a claim for your healthcare costs. So it's important to know what a GP referral is and why you might need one before you can claim for specialist treatment.

What kind of referral do I need?

You should mention that you have private healthcare insurance and ask your GP for an 'open referral' – one that doesn't name a specialist but instead names the type of specialist you need to see. This will mean we can book you in quickly with the appropriate specialist using our Fast Track Appointments service.

We'll check your cover before we find a specialist for you to make sure your costs will be covered. This is really important because if you go to see a specialist without checking with us first, you may have to pay the bill yourself.

What if my GP gave me a 'named referral'?

This is where your GP names a particular specialist in your referral. We'll need to check that they're in our network of approved specialists before you go for a consultation, tests or treatment. If they're approved, you can go ahead with your appointment. Just make sure you let your specialist know you're an AXA PPP healthcare member so they can charge our agreed rates.

If the specialist your GP referred you to isn't someone we can pay for you to see under your plan, it probably means they'll charge more than our agreed rates. This means you may have to pay some or all of your treatment costs yourself. These costs can be considerable, so we'd always recommend an 'open referral' to get the most from your insurance.



What is a GP referral?

Unless we've said you don't need to, you should see your NHS GP as you normally would if you start experiencing symptoms of a medical condition. We don't cover private GP consultations unless you've specifically added this to your plan.

Once your GP has done any diagnostic tests and finished any initial treatment – we call this Primary Care – they may refer you to a specialist. This is when your private healthcare insurance kicks in.



I have an 'open referral' – what happens next?

Give us a call as we'll need some details from you before we can find you the right specialist. You can usually find this information on your referral letter, so have this to hand when you call.



We typically need to know:



Details about your condition, including your symptoms and when you first started experiencing them



The type of specialist your GP has referred you to, e.g. an oncologist, cardiologist, gastroenterologist etc.

We might also need a copy of your referral letter so we can assess your claim and make sure you're covered.

Three things to remember:

- 1 Even if you know the kind of specialist you need to see, you should go to your GP first so you can discuss next steps for your care
- 2 If you're referred by your GP for further diagnostic tests, do this through the NHS – if you go private your costs won't be covered on most plans
- 3 Call us before you go ahead with any consultations or treatment so we can let you know if you're covered and pre-authorise the costs

