



Health

April 2022

Analysis product updates





Mike Dalby
Distribution Director

Welcome and thank you

As we begin the new financial cycle, I want to thank you for your ongoing support in a year where the pandemic continued to dominate. Each wave has seen new challenges. Yet, as a business and an industry, we're building resilience to its impact.

We were proud to win the 'Best Pandemic Response' category at the UK Health and Protection Awards 2021 for our work creating new services and benefits, as well as for guiding our members through this difficult time. And we continue to adapt: we now cover rare complications resulting from the COVID-19 vaccine, for example.

On a societal level, we've seen personal health becoming more of a priority, reinforcing the value of private healthcare to both our members and prospects. The working relationships we have with our partners and clients continue to be key to our joint successes: our most-recent Distributor Scope Survey revealed that our partners feel they have the best working relationship with AXA Health and that we offer the best products and services. We are so pleased with these results.

We know there have been pressures across the entire healthcare system. Although challenging, this has brought to the forefront the need to speed new product and service innovations, such as the adoption and acceptance of digital healthcare platforms like our virtual GP service, AXA Doctor at Hand.

Our new digital muscles, bones and joints service brings effective triage and fast access to treatment straight to the member in the same way. And we're also making ongoing improvements to our cancer proposition. For example, our new diet and nutrition service for cancer sufferers.

And, last but not least, we've launched our new fitness proposition with Nuffield Health and Hussle.

For more information about any of the changes in this update, please speak to your account manager.

Best Regards,

Mike Dalby
Distribution Director



Better



Brand



Clearer



Fairer



Legal & Regulatory



Service

Update types

This key indicates the kinds of changes we’ve made. Check the ‘Products affected’ field, too, to see if a change is relevant to the products you offer.



Better

We’ve improved our members’ experience, health or value.



Brand

We’ve updated our brand.



Clearer

We’ve made something easier to understand and not open to ambiguity or misrepresentation.



Fairer

We’ve updated a product to reflect advances in medicine and treatment.



Legal & Regulatory

We’ve updated something to reflect changes in the law, regulations or guidelines.



Service

We’ve changed something about the excellent service we provide, or we've added or removed a service.

Changes to benefits

New advances in drugs and treatments are being made all the time. So we need to review our products and consider which of these can add value to our members’ cover the most.

We are seeing exciting advances in the field of advanced therapeutic medicinal products (ATMPs), a term defined by the Medicines and Healthcare products Regulatory Agency (MHRA). ATMPs fall into three main types: gene therapy medicines, somatic-cell therapy medicines and tissue-engineered medicines. The complexity and cost of developing these products are high so we need to look carefully at this group of medicines. When considering these new drugs, we look at their efficacy, availability through the NHS, advantages associated with private provision and cost to ensure we provide cover that adds value to our members.



Clearer

Change:	Advanced therapeutic medicinal products
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Clearer
<p>To make it clear to members and clients which ATMPs we do and don’t cover, we will be publishing a list of ATMPs that we do cover.</p> <p>You can see this list at axahealth.co.uk/atmps/</p> <p>If a member’s ATMP treatment is not on this list, there’s no cover for it nor any associated hospital or specialist costs.</p> <p>Our medical team constantly keep abreast of medical developments and as new ATMP’s and medical information become available, we may add or remove them from this list.</p>	
Where are we telling members about this?	Handbook Important changes leaflet

Changes to benefits

Vaccinations are medical interventions that aren't covered on our plans. Our plans also don't cover complications or treatment needed because of something that we don't cover.

However, we recognise that COVID-19 vaccinations are new and that complications can happen, albeit rarely. That's why we've decided to now cover COVID-19 vaccination complications.

Change:	Vaccinations
Products affected:	Individual, SME, Large corporate (insured, trusts)
Update type:	Clearer, service
<p>We now provide cover for medical treatment needed as a result of a COVID-19 vaccination.</p> <p>Individual members and SME businesses will also have cover for COVID-19 vaccination complications but we are not adding this to their handbooks.</p>	
Where are we telling members about this?	Large corporate handbooks



Clearer



Service

Changes to our cancer proposition

We are proud to be continually strengthening our cancer proposition.



Better

Change:	Bones strengthening drugs (bisphosphonates)
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Better
<p>We've improved our cancer offering by extending the cover we provide for bisphosphonates.</p> <p>Until now, we'd pay for bisphosphonates (bone strengthening drugs) while a member was undergoing chemotherapy or biological therapy to kill cancer cells. When this treatment finished, members would have to transfer to the NHS for further bisphosphonate support.</p> <p>Our new wording explains that we will pay for bisphosphonates even if the member is no longer having chemotherapy or biological therapy to kill their cancer cells. We'll pay for this so long as the drugs are being used within the term of their licence and as recommended by NICE.</p> <p>Modular products where the drugs cover is three months will remain unchanged.</p>	
Where are we telling members about this?	Handbook Important changes leaflet

Changes to our cancer proposition

We've updated our cancer provision wording in a few areas to make the benefits clearer for our members.



Better



Clearer

Change:	Breast reconstruction
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Better, clearer
<p>We've made several changes to our breast-reconstruction wording.</p> <p>It now sits in the cancer benefit table. This means that only members who have cancer benefit will see this wording. We were seeing instances where members thought they had cover for breast reconstruction even though they didn't have cancer cover.</p> <p>We've made the benefit that's available for breast reconstruction surgery following the members initial cancer treatment clearer for members to understand. We also explain that symmetry and fat-transfer operations must all take place within three years of the first reconstructive surgery.</p> <p>Finally, we've added wording to say that we'll provide benefit for members who don't wish to have reconstructive surgery following treatment for breast cancer. They may instead choose to have surgery to the unaffected breast to improve symmetry. This could take the form of removal of the unaffected breast. This does mean that we won't cover further reconstructive surgery on either breast after this.</p>	
Where are we telling members about this?	Handbook Important changes leaflet

Changes to our cancer proposition

We pay for proton beam therapy (PBT) for cancer. However the list of instances where we provide cover has become out of date so we're increasing our cover provision.

Change:	Proton beam therapy
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Better, clearer
<p>We've updated our wording to reflect that we will pay for proton beam therapy (PBT) for cancer when it's in line with treatment that is routinely commissioned by the NHS.</p> <p>This ensures we're in line with what the NHS is providing.</p>	
Where are we telling members about this?	Handbook



Better



Clearer

Changes to our cancer proposition

We’re making some adjustments to our personalised care service. This service is a non-contractual benefit which pays a lump sum of money to members for receiving cancer treatment with the NHS. This payment is on top of other NHS cancer cash benefits payable across our plans.

Change:	Personalised care
Products affected:	Individual, SME, PHC
Update type:	Service
<p>From 1 April 2022, we will no longer offer our personalised care benefit to adult individuals and SME-plan members.</p> <p>We will still offer the benefit to existing cancer patients who are already having or set to have treatment. And we’ll continue to offer it to under 18s as the NHS is better equipped to treat children with cancer.</p> <p>Our large-corporate clients can benefit from personalised care through our cancer case-management service.</p>	
Where are we telling members about this?	Handbook



Service

Changes to our cancer proposition

Many people find that making the decision to eat and drink well helps give them back a sense of control and makes them feel like they are taking positive steps to help their recovery. We can offer coaching by app and telephone to help cancer patients follow a healthy, balanced diet during their cancer treatment so they can feel as well as possible.

Change:	Diet and nutrition service
Products affected:	Individual, SME
Update type:	Clearer
<p>We've updated our handbooks to explain that we offer this service for members who have cover for cancer treatment.</p> <p>This is an optional benefit for large corporates (insured and trusts).</p>	
Where are we telling members about this?	Handbook



Clearer

Changes to our cancer proposition

We've added details of our prostate pathway to our handbooks. The pathway has been available for some time. Initially members needed a GP referral to access it, but, since November 2020, it's been available for members with a raised prostate-specific antigen (PSA) reading.

Change:	Prostate pathway
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Better, service
<p>We've told members about our prostate pathway and explained that they don't need a GP referral to use it.</p> <p>If they can demonstrate that they have a raised PSA (one of the main indicators for prostate cancer), that's enough.</p> <p>The handbook now lists the self-referral pathways that members can access directly, without seeing a GP first.</p>	
Where are we telling members about this?	Handbook



Better



Service

Changes to rules

We’ve seen an increase in comments about us not offering yttrium aluminium garnet (YAG) laser iridotomy as a preventative treatment for acute angle closure in the eye. This is because there’s a risk of the member getting glaucoma in the future.

Change:	Preventative rule
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Clearer
We’ve made it clear in our handbooks that we don’t offer YAG laser iridotomy for narrow angles in the eye in isolation as a preventative treatment.	
Where are we telling members about this?	Handbook



Clearer

Changes to rules

In April 2019 we added wording to the handbook referring to chapter 21 of the schedule of procedures and fees. This was going to show the fees a specialist could charge if they performed diagnostic tests as part of a consultation.

The project to create and implement this part of the schedule has been put on hold, so this reference is now misleading for members.

Change:	Schedule of procedures and fees
Products affected:	Individual, SME, PHC
Update type:	Clearer
We've removed reference to chapter 21 of the schedule of procedures and fees.	
Where are we telling members about this?	Handbook



Clearer

Changes to rules

AXA Doctor at Hand is our remote GP service, powered by Doctor Care Anywhere.

Change:	AXA Doctor at Hand diagnostic tests
Products affected:	Individual, SME, PHC
Update type:	Clearer
<p>We've updated our AXA Doctor at Hand handbook wording to explain that members can only be referred for diagnostic tests if they have outpatient cover for diagnostic testing included.</p> <p>This wasn't clear before.</p>	
Where are we telling members about this?	Handbook



Clearer

Changes to rules

We’ve seen comments from members who are surprised that a remote consultation is being charged at the same rate as a face-to-face consultation. There seems to be a difference in value perception between the two, even though the content of both consultations and the value they bring is the same.

Change:	Definition of a consultation
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Clearer
<p>We’ve added wording to our benefits tables to make it clear that consultations can be remote or face-to-face, and that remote consultations affect consultation/outpatient limits in the same way as in-person ones.</p> <p>The intention is that this will encourage members to value both options equally.</p>	
Where are we telling members about this?	Handbook



Clearer

Changes to rules

We have contracts with the specialists we use and agreements in place through our schedule of procedures and fees

Change:	Consultations within 10 days
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Clearer
<p>We've removed the handbook wording which says that a specialist can't charge a separate fee for a consultation within 10 days of surgery.</p> <p>We felt this wasn't necessary to mention in the handbook as issues like this should be handled by us and the specialist.</p>	
Where are we telling members about this?	Handbook



Clearer

Changes to rules

We want to ensure that the rules within a plan are always consistent for our members. That’s why we always look to identify and remove any discrepancies.

Change:	13 weeks timing change
Products affected:	Individual, SME, PHC
Update type:	Clearer
<p>We’ve clarified the period in which a new baby can be added to a member’s cover without details of their medical history (‘medical history disregarded’ underwriting).</p> <p>We previously said that a baby can be added with medical history disregarded underwriting within three months of birth. Depending on the months, this meant there could be up to three days discrepancy. We have therefore updated this to say 13 weeks.</p> <p>Babies added after 13 weeks are added on the underwriting terms of their parent or parents’ plan.</p>	
Where are we telling members about this?	Handbook



Clearer

Membership

We aim to offer flexible payment options to individuals as well as businesses where possible.

Change:	Payment terms
Products affected:	Individual: Assure, Key, Ideal, Premier, MyWellbeing range, Retirement Health
Update type:	Clearer
A quarterly payment option is available on some plans. We've updated our handbooks to say this.	
Where are we telling members about this?	Handbook



Clearer

Travel

We're pleased to be introducing automatic renewals in 2022. We want to make sure our members understand what this means for them, both if they wish to renew or choose to opt out.

Change:	Financial Conduct Authority compliance wording
Products affected:	Annual Travel insurance – Individual
Update type:	Clearer
<p>We've made our renewal and automatic renewal wording clearer, whether a member would like to renew or if they choose not to. We've also added copy explaining that we will automatically renew a member's plan.</p> <p>We've explained in detail how this works, how a member can stop their automatic renewal and when automatic renewal happens (i.e. when we hold correct debit or credit card details).</p>	
Where are we telling members about this?	Handbook



Clearer

Travel

Our travel plans don't provide medical benefits when a member is travelling within the UK. However, many members are going on UK cruises and require medical cover. A UK cruise is classified by its ports of call. If the ship only docks in UK ports it is classified as a UK cruise.



Better



Service

Change:	Adding the UK cruise benefit
Products affected:	Travel
Update type:	Better, service
<p>We now provide cover for medical expenses when someone is on a UK cruise so we've added wording to say this.</p> <p>Members must stick to the usual rules for trips within their home area, which means they must have two nights planned either with:</p> <ul style="list-style-type: none">• Pre-booked accommodation• Pre-booked transport at least 50 miles from their home (i.e. the cruise). <p>Members will be covered if they need medical treatment while onboard. Plus, in line with the benefit available for cruising Internationally, if they have cover for £25k for evacuation from a cruise ship, and if following evacuation they are flown to a non-UK country, they have full cover under the medical benefits.</p>	
Where are we telling members about this?	Handbook Important changes leaflet

Differentiating and enhancing
our products and services

We’re committed to helping our members find the fitness and wellbeing activities that work best for them. That’s why we’re excited to announce our two new, premium fitness and wellbeing offerings with Nuffield Health and Hussle.



Better



Service

Change:	Nuffield Health and Hussle gym offers
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Better, service
<p>We’ve launched our new member offer with Nuffield Health Fitness and Wellbeing Centres.</p> <p>This comprises:</p> <ul style="list-style-type: none">40% off individual monthly memberships for lead members20% off individual monthly memberships for spouses/partners20% off individual monthly memberships for the rest of workforce at AXA Health clientsNo joining fee in January and February 2022. <p>We’ve also launched our exciting Hussle multi-gym Montly+ pass offer.</p> <p>This comprises:</p> <ul style="list-style-type: none">40% off individual monthly memberships for AXA Health members33% off individual monthly memberships for the rest of workforce at AXA clientsaccess to over 2000 gyms, pools and spas UK-wideno joining fee.	
Where are we telling members about this?	Wherever our gym offer is mentioned

Proposition updates

Menopause, fertility and early-years parenting are hot topics at the moment and this has meant demand from our corporate clients. It's also clear that the needs of women, men and couples facing challenges in menopause, fertility and early parenthood are under-served by the healthcare system.



Better



Service

Change:	Fertility, early parenthood and menopause support
Products affected:	Large corporate (insured, trusts)
Update type:	Better, service
<p>Corporate customers can add fertility, early parenthood and menopause support to their plan as an additional service.</p> <p>We're offering this service together with Peppy, whose app-based platform gives members and their partners access to curated, evidenced-based information, and connects individuals to expert practitioners. Peppy practitioners can help users manage physical, mental and emotional symptoms. If treatment's needed, they can talk through the options and recommend the user sees a GP for next steps.</p> <p>Our new service also helps corporate employers address the impact of fertility issues, menopause and early parenting on their employees.</p>	
Where are we telling members about this?	After sales literature

Proposition updates

Problems with muscles, bones and joints are a major cause of sickness absence. In the UK alone, sore backs, joint pain, strained muscles and similar issues accounted for 20.8 million working days lost in 2020 (Labour Force Survey, Office for National Statistics, 2020).

Our digital muscles, bones and joints service has an upfront digital triage, designed by a team of expert consultants and musculoskeletal clinicians, which directs members to the right expert for a video or phone appointment, without needing to be referred by a GP first.



Better



Service

Change:	Muscles, bones and joints service (Working Body)
Products affected:	Individual, SME, PHC, large corporate (insured, trusts)
Update type:	Better, service
<p>We've enhanced our muscles, bones and joints service. It's now digital-first with multi-disciplinary triage upfront.</p> <p>Members complete an online assessment then book an online appointment with the right expert at a time that suits them. They can see a physiotherapist (within 24 hours), an advanced-level physiotherapist (within 48 hours) or a specialist (within 72 hours). There's no need for a GP referral first.</p> <p>Members can manage their appointments online; book, rearrange or cancel as needed and see their notes. Access is via the wellbeing hub.</p>	
Where are we telling members about this?	Pre and post sales materials

If you'd like to know more about any of the changes in this update, simply contact your AXA Health account manager.

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