



Health

FOR INTERMEDIARY INFORMATION

# Analysis product updates

October 2023





**Paul Moulton**  
SME and Corporate  
Distribution Director

# Welcome and thank you

Welcome to our October 2023 product update.

Despite economic challenges continuing to impact our customers, we’re seeing high demand for private healthcare cover across all segments. This is reflective of the market; driven by broader healthcare and societal trends and the changes we’re seeing which bring with them a real opportunity to provide demonstrable value.

In this Product Review, we’ve worked on the wording within our customer communications and documents to ensure we provide optimal clarity around our products and services. We are also notifying you of the closure of a number of legacy SME products and a change of registered address.

We have a duty to ensure our customers fully understand how to best use our services. This is something we continuously look to do and it’s particularly important in line with the new Consumer Duty. It also includes making sure that you, our valued broker partners, have the information you need to support your clients.

Thank you for continuing to demonstrate to your clients the value of the private healthcare cover and AXA Health.

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

Best regards,  
**Paul Moulton**  
SME and Corporate Distribution Director

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**Better**



**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.



**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.

# Policy wording updates

## Making our Policy Wording Clearer

We want to make sure that the way we explain our products is clear. This review we have made a number of small changes to policy wording across a number of plans to make sure that they are easier to understand and not open to ambiguity for customers.



Clearer



Fairer

Change:	We've removed our policy wording regarding 'Natural ageing'
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts)
Update type:	Clearer, Fairer
<p><b>Following updates to our products regarding menopause we've reviewed our Natural ageing exclusion.</b></p> <p>We have removed the natural ageing exclusion from the handbook. We don't pay for the routine management of these conditions, as these would be declined under the primary care rule. Instead, we've clarified under GP and primary care services in Section 4, that this exclusion includes the routine management of a medical condition.</p> <p>Currently corporate clients can choose to include a benefit for menopause, which provides members with cover should they need to be referred to a specialist. If a group has chosen this cover, this information will be detailed under Section 1 (Benefits table).</p> <p>Corporate clients who have chosen not to add the additional benefit for menopause will see this exclusion under Section 1.2 (The main things we don't cover).</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our policy wording regarding eye conditions
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts)
Update type:	Clearer
<p>The existing policy wording didn't provide enough clarity on eye co-ordination (convergence insufficiency) or eye focusing problems (accommodation dysfunctions).</p> <p>We've reviewed our long sightedness, short sightedness and astigmatism exclusion, amending this exclusion so its title is 'Eye conditions'.</p> <p>For clarity we now advise that we don't cover refractive errors (this includes long or short sightedness and astigmatism). Plus we've expanded the list to include eye co-ordination (convergence insufficiency) or eye focusing problems (accommodative dysfunctions).</p>	
Where are we telling members about this?	Handbooks



## Policy wording updates



Clearer



Change:	We've clarified our policy wording regarding sensory processing disorders
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts)
Update type:	Clearer
<p>We don't cover treatment for sensory processing disorders; this is declined under our 'Learning and developmental disorders' exclusion.</p> <p>To provide further clarity we've added sensory processing disorders to the list of conditions that we don't cover within the 'Learning and development disorders' exclusion.</p>	
Where are we telling members about this?	Handbooks

## Policy wording updates



Clearer

Change:	We've clarified our policy wording relating to health assessments
Products affected:	Individual, SME, Large Corporate (insured & trusts) & Budget
Update type:	Clearer
<p>We previously advised members that if they have a health assessment benefit this needed to take place at a Care Quality Commission (CQC) facility. CQC doesn't cover areas of the UK outside of England.</p> <p>Our new wording makes it clear that a health assessment must be carried out either somewhere approved by the CQC or somewhere approved by an equivalent regulator.</p>	
Where are we telling members about this?	Handbooks



## Policy wording updates



Clearer

Change:	We've clarified our policy wording relating to dedicated heart and cancer nurses
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts)
Update type:	Clearer
<p>Our policy wording previously stated that dedicated heart and cancer nurses were available 24/7. While our nurses and counsellors provide 24/7 support through our 24/7 health support line (Health at Hand), dedicated heart and cancer nurses are only available 9am to 5pm.</p> <p>We have now clarified this within the policy wording.</p>	
Where are we telling members about this?	Handbooks





## Policy wording updates



Clearer

Change:	We've removed reference to our six week rule from our policy wording
Products affected:	Individual
Update type:	Clearer
As we no longer sell our six-week rule option, reference to it has been removed from our policy wording, ensuring customers are clear that this down-trade option is not available to them.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our wording around emergency treatment through AXA Doctor at Hand
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts)
Update type:	Clearer
<p>In certain instances, either where emergency treatment is required or when a condition cannot be assessed online, AXA Doctor at Hand is not always a suitable service.</p> <p>To ensure members are aware of the limitations of the service, we've added wording to highlight there are certain instances where AXA Doctor at Hand isn't the most appropriate service.</p>	
Where are we telling members about this?	Handbooks

# Policy wording updates



Clearer

Change:	We've clarified our wording regarding chronic conditions and ATT
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts)
Update type:	Clearer
<p>When a member has a chronic condition, we explain in the handbook the cover we provide:</p> <ul style="list-style-type: none"><li>▪ The initial investigations to diagnose a condition.</li><li>▪ Treatment for a few months – so treatment can be started.</li></ul> <p>We explain that if, following the above, they develop a flare-up or a complication we'll cover the inpatient treatment to get the condition back to a controlled state.</p> <p>In order to provide further clarity for customers regarding what treatment is covered if flare-ups occur, for Individual and SME we've removed the policy wording stating that we cover inpatient treatment to get the condition back to a controlled state, as some members didn't realise that is we had applied a total ATT this wouldn't be available to them.</p> <p>Large Corporate/Trusts we're not removing the 'inpatient treatment to get the condition back to a controlled state'. Instead the wording has been amended to reflect it's available, but not when a member has been notified by us that we'll no longer pay benefit for that condition.</p>	
Where are we telling members about this?	Handbooks



## Policy wording updates



Clearer

9/9

Change:	We've clarified our wording regarding our Travel claims process
Products affected:	Travel
Update type:	Clearer
<p>We've added wording to our travel policies to help members understand that if they don't require an admission to the hospital, they may need to pay for their treatment.</p> <p>This is because hospitals abroad often require payment upfront, in particular for outpatient treatment. The member will have to pay for their treatment and claim this back on return to the UK.</p>	
Where are we telling members about this?	Handbooks & Important Changes Leaflet



## General wording changes



Legal & Regulatory

1/3

Change:	We've updated references to Phillips House and Eynsham House following closure of these offices
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts), Budget & Travel
Update type:	Legal & Regulatory
<p>Following the closure of our Phillips House and Eynsham House offices, we have updated our handbooks, replacing with:</p> <p>International House Forest Road Tunbridge Wells Kent TN2 5FE</p> <p>This change is being made across the rest of our literature in coming months.</p>	
Where are we telling members about this?	Handbooks





# General wording changes



Legal & Regulatory

Change:	We've updated the name of our Next Generation Text service to Relay UK
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts), Budget & Travel
Update type:	Legal & Regulatory
Our Next Generation Text service has been renamed Relay UK. This change has now been reflected in our member handbooks.	
Where are we telling members about this?	Handbooks



## General wording changes



Legal & Regulatory

3/3

Change:	We've changed the name of our Continuous Improvement Team
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts), Budget & Travel
Update type:	Legal & Regulatory
We've changed the name of our Continuous Improvement team, which manages our GDPR requests. It's now called the Customer Service Data Team.	
Where are we telling members about this?	Handbooks & Group secretary guides



## Large Corporate changes



Clearer

Change:	We've clarified the benefit available under our Health Coaching service
Products affected:	Large Corporate (insured & trusts) Opt in or opt out
Update type:	Clearer
<p>For members suffering with cancer, our Cancer Care Team refer to our Health Coaching service. This provides advice on a host of things including diet and nutrition, exercise, weight management, sleep, mood management, life admin and pain management.</p> <p>Previously, wording surrounding our Health Coaching service focused on the diet and nutritional element, however, we have now expanded this to better reflect the depth of the service.</p>	
Where are we telling members about this?	Handbooks



# Large Corporate changes



Clearer

Change:	We’ve clarified the wording in handbooks regarding cover when living abroad
Products affected:	Large Corporate (insured & trusts)
Update type:	Clearer
<p>If a member lives outside of the UK we’re unable to provide cover. Individual and SME already advises in the handbook of this, and that they should call us for other options.</p> <p>Wording will be added to large corporate member handbooks advising members if they move abroad, they will no longer be able to remain a member, and they’ll not be able to make claims for treatment.</p>	
Where are we telling members about this?	Handbooks

# Cashback claim process



Clearer



Service

Change:	We’ve updated wording around our new Cashback claim process
Products affected:	Dental, Cashback & Budget
Update type:	Clearer, Service
<p>We’ve made changes to our webpages so members can submit AXA Dental claims and Cashback claims online.</p> <p>We no longer require a claim form to be sent to us, instead members can submit claims via the website. Plus, if they provide us with their bank details for claims purposes, we can arrange for payment direct to their bank account.</p>	
Where are we telling members about this?	Handbooks, Important Changes Leaflet & IPID





# Product closures



Clearer

Change:	We’ve migrated legacy SME products to Business Health
Products affected:	SME
Update type:	Clearer
<p>We’ve closed the following products and members on these products will be moved to Business Health:</p> <ul style="list-style-type: none"><li>▪ Business Health Insurance</li><li>▪ THIG Flexicare LCD</li><li>▪ Mercer Elect</li><li>▪ Lorica Old</li><li>▪ Lorica New</li></ul>	
Where are we telling members about this?	Handbooks & Key Differences Document

## Consumer Duty changes



Clearer



Better

Change:	We've updated wording in our Personal Choice handbook
Products affected:	Individual
Update type:	Clearer, Better
We've rewritten the wording in our Personal Choice handbook to make things clearer and easier to understand for the member.	
Where are we telling members about this?	Handbooks & Important Changes Leaflet

## Consumer Duty changes



Clearer



Better

Change:	We've updated handbook wording to make them simpler and easier to understand
Products affected:	Individual, SME, PHC and Large Corporate (insured & trusts)
Update type:	Clearer, Better
As part of our Consumer Duty work requiring we take action to deliver 'good outcomes for customers,' we've reviewed and updated the wording in our handbooks to ensure the wording is simple and easy to understand.	
Where are we telling members about this?	Handbooks & Important Changes Leaflet



# Consumer Duty changes



Clearer



Change:	We're updating how we talk about some of our services
Products affected:	Individual, SME, PHC & Large Corporate (insured & trusts)
Update type:	Clearer
<p>To meet our responsibility under Consumer Duty regulation we must communicate with our customers clearly and get it right the first time so they can make informed decisions.</p> <p>At AXA Health, we're taking the approach to use descriptive names which clearly describe what the service is or does so they are widely understood and easy to remember.</p> <p>We're gradually updating how we talk about our services, for example support for muscles, bones and joints (Working Body), 24/7 health support line (Health at Hand) and specialist appointment booking service (Fast Track Appointment service).</p>	
Where are we telling members about this?	Marketing materials and communications, webpages, corporate wellbeing hubs, Member Online, SME group sec hub

Service updates



Better

Change:	AXA Doctor at Hand now offer appointments with Advanced Nurse Practitioners (ANP) in addition to GPs
Products affected:	Individual, SME, PHC, Large Corporate (insured & trusts)
Update type:	Better
<p>AXA Doctor at Hand users now have the option to book an appointment with an Advanced Nurse Practitioner or a GP when they visit the AXA Doctor at Hand app or website.</p> <p>The inclusion of Advanced Nurse Practitioners (ANPs) into the AXA Doctor at Hand service enables us to help more members at their time of need, without compromising on quality of care. As highly skilled healthcare professionals, ANPs are already regularly used in this capacity within both the NHS and across other private healthcare providers.</p> <p>Members are directed to either an ANP or a GP appointment depending on their symptoms, but the option does remain for the member to select a GP if they prefer. Members can speak to a GP 24/7, and ANPs are available 8am to 10pm, 365 days a year.</p> <p>Please note that only Large Corporate handbooks are being updated with this change.</p>	
Where are we telling members about this?	All client and member facing webpages and documents that currently mention AXA Doctor at Hand.





## Service updates



Better

Change:	The AXA Health app has changed the eligible age to register for and use from 18 to 16
Products affected:	Large Corporate (insured & trusts)
Update type:	Better
The AXA Health app has changed the eligible age to register for and use the app from 18 to 16. It is important to note that other service eligibility restrictions still apply within the app such as muscles, bones and joints service age being 18+.	
Where are we telling members about this?	Pre-sales marketing material, webpages, AXA Health app registration process, corporate employee marketing material & corporate wellbeing hubs

## Service updates



Better

Change:	We're removing the online assessment stage of our long COVID care customer journey
Products affected:	Individual, SME, PHC & Large Corporate (insured & trusts)
Update type:	Better
<p>When our long COVID service initially launched in 2021, there was a lack of knowledge among specialists regarding the condition and as such we included an online triage stage of the customer journey, delivered by experts in order to correctly diagnose and refer customers.</p> <p>Now that specialists are aware of and understand the condition and its symptoms, we have removed this stage in order to improve the customer journey.</p>	
Where are we telling members about this?	Webpages, pre-sales marketing materials, handbooks, corporate employee marketing materials, corporate wellbeing hubs

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

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