

[Visit our coronavirus help and support pages \(/help-and-support/coronavirus/\)](/help-and-support/coronavirus/)



Coronavirus: health insurance

Everything you need to know at this time

Coronavirus latest

The government has announced that the NHS will cancel all elective and non-emergency procedures in NHS hospitals. Any procedures or consultations for conditions which are not life-threatening, or time-critical, will be cancelled.

The government has also recently announced an agreement between the NHS and private facilities which will see them reallocate much of their national capacity to support the NHS and help to meet the unprecedented demand for clinical care anticipated over the coming weeks and months.

We understand that you'll be concerned about how this might affect your health insurance policy, and we've provided clarification in the **Your questions answered** section below.

In addition to the continuation of urgent care pathways as outlined above, you'll be able to access the majority of other services and benefits (subject to your particular policy coverage).

These services include:

- Physiotherapy through Back2Better- our supplier is operational, and they are setting up additional virtual consultation capability
- Mental health support through Mental Health Pathway and outpatient mental health treatment – our supplier is operational, and they are setting up additional

virtual consultation capability

- NHS cash benefit - this existing benefit will be available for any customers hospitalised as a result of COVID-19
- Aviva Digital GP
- Stress Counselling Helpline
- Dental & Optical
- GP minor surgery
- Baby bonus

We're here to help

If you're struggling financially due to Coronavirus (COVID-19) and need help, we can defer your monthly payment for up to three months. Please remember that you'll need to pay back the premium when the deferral period ends. If you have any questions or would like help identifying alternative options to better suit your current needs and budget, we're here to help.

Please contact us on **0800 092 4590** to discuss your individual situation and we'll do our best to help.

Your questions answered

Policy cover and benefits

What cover is available for testing, screening or treatment for COVID-19?

Given COVID-19 is a public health emergency, it's appropriate that diagnostics and treatment of COVID-19 are conducted by or at the direction of the NHS.

Testing and screening are therefore not covered under your health insurance policy, and any treatment would only be covered to the extent it's eligible treatment provided to you as a private patient in a private facility.

In the current circumstances, it's unlikely that this would be the case and COVID-19 patients would be treated under NHS care, whether at NHS or private facilities. If you have NHS cash benefit on your policy, then this would be payable in line with the policy terms and conditions.

What if COVID-19 exacerbates an underlying condition?

This is a novel virus, but with each passing day, we're learning more about its potential impact on individuals.

Care for anyone who has underlying conditions which are exacerbated by COVID-19 will be managed in line with policy terms and conditions in the usual way, including subject to the satisfaction of applicable policy underwriting.

In the same way, this means that if COVID-19 impacts a chronic condition, then it wouldn't be covered under the terms of your policy.

I know that the NHS's decision to cancel elective, non-emergency and non-time-critical procedures in private hospitals will affect my access to some of the benefits I'm covered for. What can I still claim for?

The terms and conditions of our policies haven't changed, so your cover will still apply – although under the present circumstances it'll be harder to get access to certain care.

Would my policy cover me for any treatment abroad?

The terms and conditions of your policy haven't changed so if you have access to emergency overseas cover, this will remain in place, although under the present circumstances it'll be harder to get access to certain care.

I'm due to renew my policy. Will the terms remain the same?

At present when you renew, the current terms will still apply. We will monitor the situation and update our position in light of any relevant developments. If you'd like to discuss anything regarding

your policy, please contact us on [0800 092 4590](tel:08000924590).¹

If I'm having care for COVID-19 under the NHS, but at a private hospital, can I still claim NHS Cash Benefit?

Yes, absolutely. If you're under NHS care, any valid claims for NHS cash benefit will still be paid, no matter whether you're attending an NHS hospital or a private one.

If I cancel my policy now and take out a new one after the COVID-19 pandemic has passed, how might this affect my claims or premium in the future?

If you're thinking of cancelling your policy, please contact us and we'll discuss the best solution for you and your future ability to make claims. You can get in touch with us on [0800 092 4590](tel:08000924590).¹
[\(/content/dam/aviva-public/gb/legals/generic/telephone-disclaimer-generic-0800.html\)](https://content/dam/aviva-public/gb/legals/generic/telephone-disclaimer-generic-0800.html)

I want to cancel my policy, how do I do it?

If you're thinking of cancelling your policy, please contact us and we'll discuss the best solution for you and your future ability to make claims. You can get in touch with us on [0800 092 4590](tel:08000924590).¹

Does the 6 week option preclude me from claiming NHS Cash Benefit if I am admitted to hospital for treatment for COVID-19?

No, in response to the COVID-19 pandemic, we have waived the 6 week option for NHS Cash Benefit claims relating to hospital admissions for COVID-19. If your policy includes an NHS Cash Benefit and you're under NHS care for COVID-19, you can claim the NHS Cash Benefit in accordance with the terms and conditions of your policy. If your hospital admission is not related to COVID-19, then the 6 week option will still apply in the usual way to NHS Cash Benefit claims.

Can I use my Aviva Digital GP app in the current crisis?

Since the COVID-19 pandemic began we are seeing that Aviva Digital GP usage is up – we’re currently managing 5,000 appointments each month. We are meeting the additional demand, with the vast majority of customers speaking with a GP the same day. During this uncertain time, please continue to use Aviva Digital GP as usual for any non-COVID-19 related illnesses or questions. We are here to help, particularly when it may be harder to get into your usual primary care practice, or you may be self-isolating and unable to go out.

If you have any symptoms or questions regarding COVID-19, please follow the latest guidance at: [nhs.uk/coronavirus](http://www.nhs.uk/coronavirus) (<http://www.nhs.uk/coronavirus>)

Will you cover physiotherapy sessions carried out remotely via video conference?

Video consultations are covered under the terms and conditions of your policy, provided they are with a practitioner recognised by us and your physiotherapist has the ability to do so. We will pay up to our usual fee guidelines.

I’ve been asked to attend a video/telephone/remote consultation. How much will you pay?

Video consultations are covered under the terms and conditions of your policy, provided they are with a practitioner recognised by us and in relation to eligible treatment. We will pay up to our usual fee guidelines.

Accessing treatment

Will I be able to claim without a GP referral during the current crisis?

The terms and conditions in your policy for claims won’t be changing as a result of the NHS’s new measures, so GP referrals will still be required in most cases.

The easiest way to access a GP referral would be through Aviva Digital GP if you have access to this app. Otherwise, you should contact the NHS via your usual methods.

Remember you don't need a GP referral for some benefits, including our BacktoBetter service for musculoskeletal conditions and the Mental Health Pathway.

If people suffering from COVID-19 are admitted to private hospitals, will they be admitted as NHS patients?

Yes, that's right. If you're admitted to a private hospital under these circumstances, you'll be under NHS care.

Can I bring my treatment forward if the hospital I'm going to is still accepting patients for my condition?

This is something you'd need to check by contacting your specialist or hospital directly, however, this announcement means that it's unlikely any specialists or hospitals will be accepting non-critical cases.

I don't yet have a diagnosis for a condition I'm suffering from. Would I still be covered to have investigations carried out privately?

If your policy terms provide cover for the investigations you need, and you can arrange these privately, then these would be covered as usual. However, under the present circumstances, it'll be harder to get access to certain care.

I am feeling stressed about this situation can I speak to someone?

Absolutely, if you have a policy with us and are feeling stressed then you can call our Stress Counselling Helpline on **0800 158 3349**.¹ The service is available to policyholders and members aged 16 or over. Or you can contact a GP through Aviva Digital GP, or your local NHS GP.

Current claims

I'm currently receiving care in a private hospital; will you continue to cover me?

The terms and conditions of our policies haven't changed; however, the availability of private treatment has been restricted by the COVID-19 pandemic. If your treatment is available privately, your cover will still apply.

I have a claim in progress. Will I still be covered?

The terms and conditions of our policies haven't changed; however, the availability of private treatment has been restricted by the COVID-19 pandemic. If your treatment is available privately, your cover will still apply.

I have a treatment booked today or this week, should I go?

The best thing to do is to contact your consultant and/or treatment provider who'll make this decision and determine what happens next.

I have a treatment booked but I am being redirected to a different specialists and/or treatment unit, will I be covered?

Yes, provided the specialist and/or facility is recognised by us. If you find yourself in this situation, please contact us to discuss further.

I have had treatment cancelled – what should I do?

You need to contact your consultant for further advice, there may, of course, be a delay whilst they make the right decisions for all of their patients. If you have a concern about treatment you need that has not yet started, you can contact your consultant, private hospital or your GP for further advice.

Premiums and payments

Do I still need to pay my premiums?

Yes, to make sure there are no gaps in your cover, you do need to continue to pay premiums. If you don't maintain your premiums in line with the terms and conditions of your policy, you or your insured members may not be covered for any previous condition that you may have claimed for.

I'm having financial difficulties due to the effect of the COVID-19 pandemic, and I can't afford to pay my premiums. What should I do?

If you're struggling financially due to Coronavirus (COVID-19) and need help, we can defer your monthly payment for up to three months. Please remember that you'll need to pay back the premium when the deferral period ends. If you have any questions or would like help identifying alternative options to better suit your current needs and budget, we're here to help.

Please contact us on [0800 092 4590](tel:0800 092 4590) to discuss your individual situation and we'll do our best to help.

I'm concerned that I might become ill and unable to contact you. If this happens and my policy is automatically renewed, can I contact you later to cancel it?

Your policy will be renewed on the due date, but if you do want to cancel it please try to get in touch and we'll do that for you.

Business health insurance questions

What would happen if my employer cancels my private health insurance? Is there any way to keep my cover?

Yes, you can continue cover by switching to an individual policy and arranging to pay your premiums as an individual. However please note that terms, conditions and levels of cover may be different from those you were used to previously.

You can discuss this further by contacting our Customer Management Team on **0800 092 4590**.¹ You will need to ensure you do this within 45 days of your employer's cancellation to maintain current underwriting.

I've found out that I am being made redundant. Can I continue my private medical insurance policy as an individual?

Yes, you can continue cover by switching to an individual policy and arranging to pay your premiums as an individual. However please note that terms, conditions and levels of cover may be different from those you were used to previously.

You can discuss this further by contacting our Customer Management Team on **0800 092 4590**.¹ You will need to ensure you do this within 45 days of your employer's cancellation to maintain current underwriting.

How to get in touch

Our call centres are experiencing huge demand right now. So if you need to call us about your policy, we may take a little longer than usual to answer. Choose the right option for you below.

Call us

If you have an urgent query about your health insurance policy, call us on **0800 068 3827**. Lines are open Monday to Friday, 9am to 5pm¹.

Email us

If you need to make updates to your policy, or have a non-urgent query about your policy, **use this form** (</help-and-support/contact-us/email-enquiries/health-enquiries/>) .

Make a claim

You can make a claim in **MyAviva** (<https://portcullis.aviva.co.uk/portcullis/ukdi-mypolicy/>) , or you can call us on **0800 068 5821**. Lines are open Monday to Friday 9am to 8pm, Saturday 9am to 4pm, and Sunday 10am to 3pm ¹.

New policies

Go to our **health insurance** (</health/health-products/health-insurance/>) page to find out how to get a quote.

Our COVID-19 pledge

Life doesn't always go to plan, but you can count on us in your time of need.

[Read our pledge here](#)



Manage your policy with MyAviva

You can find policy information and make changes through your secure online account.

- ✓ View your policies
- ✓ Update your details
- ✓ Make a claim

[Log in to MyAviva](#)

[Register now](#)

Download the MyAviva app

The MyAviva app is just a tap away. Visit the iTunes App Store or Google Play Store to get started ².

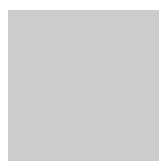
Coronavirus and our other policies

If you have another type of policy with us, or you're interested in taking one out, find out what you need to know in the current situation.



Car and motor insurance

[Read more \(/help-and-support/coronavirus/motor-insurance-customers/\)](/help-and-support/coronavirus/motor-insurance-customers/)



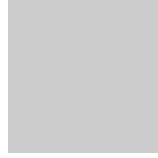
Home insurance

[Read more \(/help-and-support/coronavirus/home-insurance-customers/\)](/help-and-support/coronavirus/home-insurance-customers/)



Travel insurance

[Read more \(/help-and-support/coronavirus/travel-insurance-customers/\)](/help-and-support/coronavirus/travel-insurance-customers/)



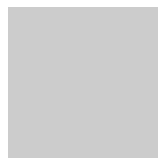
Life, critical illness and income protection

[Read more \(/help-and-support/coronavirus/life-critical-illness-and-income-protection-customers/\)](/help-and-support/coronavirus/life-critical-illness-and-income-protection-customers/)



Savings and investments

[Read more \(/help-and-support/savings-and-retirement-coronavirus-faqs/\)](/help-and-support/savings-and-retirement-coronavirus-faqs/)



Pensions and retirement

[Read more \(/help-and-support/savings-and-retirement-coronavirus-faqs/\)](/help-and-support/savings-and-retirement-coronavirus-faqs/)

¹ For our joint protection, telephone calls may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free.

² Not all app features and services can be used for every product. The app isn't available in the Isle of Man.

