



Global Health Plan

Chronic conditions

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1 About chronic conditions

This leaflet explains what we mean by a chronic condition and gives some examples of how we cover them.

Explanation

Most kinds of insurance are designed to cover unexpected costs – if you have home insurance, you don't expect that you will have a break-in, and you have no way of knowing that one will happen. Healthcare insurance is often the same. It is not always designed to cover you for illness or health problems that are predictable – such as chronic conditions.

There is a full explanation of this later in this leaflet.

Because chronic conditions become predictable, rather than unexpected, your plan is not designed to cover them.

Exclusions that would normally apply to long-term or chronic conditions may not apply to cancer. Please refer to the section on cancer.

Please always check with us before starting private treatment. Simply call us on +44 (0) 1892 503 856 and we can check your cover there and then.

2 What is a chronic condition?

Conditions are often grouped into two categories: chronic and acute.

Chronic conditions

A chronic condition is a disease, illness or injury that has one or more of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests.
- It needs ongoing or long-term control or relief of symptoms.
- It requires your rehabilitation, or for you to be specially trained to cope with it.
- It continues indefinitely.
- It has no known cure.
- It comes back or is likely to come back.

Acute conditions

An acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery. Your plan is designed to cover acute conditions.

Treatment for chronic conditions

Your healthcare insurance does not cover the costs of recurrent, continuing or long-term treatment of chronic conditions.

If you have been receiving ongoing treatment, or treatment that is intended to manage your condition or keep your symptoms in check, we will review your treatment to check whether you are still covered.

Are there any conditions that are always regarded as chronic?

Yes. In some conditions, such as Crohn's disease, patients experience recurrent episodes where the symptoms worsen. As conditions like this continue for a long period, we will write to tell you when your treatment for a medical condition is no longer covered.

The examples on the following pages explain more about what your plan does and does not cover.

3 Examples of chronic conditions

These examples will help to give you an idea of how cover for chronic conditions works. These examples are not real cases. This list is not exhaustive, if you are unsure whether your condition is chronic or not, please call us before going ahead with treatment.

Please read your plan documents and handbook carefully for details of the cover you have.

Alan's angina and heart disease

Situation

Alan has been with AXA Global Healthcare for many years. He develops chest pain and is referred by his medical practitioner to a specialist. He has a number of investigations and is diagnosed as suffering from a heart condition called angina. Alan is placed on medication to control his symptoms.

Will Alan be covered?

Alan's cover would be different according to whether he had chosen to include optional out-patient cover as part of his plan.

If he did not have the optional out-patient cover

We would not cover Alan's consultations and tests as they are out-patient consultations.

If he did have the optional out-patient cover

We would pay for the first consultation and tests to diagnose the condition and further consultations with the specialist to allow the medication to bring the condition under control.

We would not cover further regular review consultations to monitor the condition. However, we would cover one further consultation so that Alan had the chance to discuss alternative arrangements.

Situation

Two years later, Alan's chest pain recurs more severely and his specialist recommends that he has a heart by-pass operation.

Will Alan be covered?

We would cover the heart by-pass operation as the operation would stabilise Alan's condition and relieve many of his acute symptoms.

Although Alan's plan would not normally cover regular check-ups, in this particular circumstance we would cover any post-operative check-ups, scans and examinations that his specialist recommends to make sure that his condition remained stable.

This benefit would only be available if Alan's plan included out-patient cover and while he still had a plan with us.

If you're unsure about anything to do with your cover, please call us and we'll be happy to explain.

Eve's asthma

Situation

Eve has been with AXA Global Healthcare for five years when she develops breathing difficulties.

Her medical practitioner refers her to a specialist, who arranges for a number of tests. These reveal that Eve has asthma. Her specialist puts her on medication and recommends a follow-up consultation in three months to see if her condition has improved.

At that consultation, Eve says that her breathing has been much better, so the specialist suggests she has check-ups every four months.

Will Eve be covered?

Eve's cover would be different according to whether she had chosen to include optional out-patient cover as part of her plan.

If she did not have the optional out-patient cover

We would not cover Eve's consultations and tests as they are out-patient consultations.

If she did have the optional out-patient cover

We would cover Eve's first tests and consultation to diagnose her condition, and the following consultation to see if there had been an improvement.

We would not cover Eve's regular check-ups.

Situation

Eighteen months later, Eve has a bad asthma attack.

Will Eve be covered?

If Eve needed to be admitted to hospital for treatment to stabilise her condition, we would cover the cost of this. We would also pay for one further consultation after she left hospital.

If you're unsure about anything to do with your cover, please call us and we'll be happy to explain.

Deidre's diabetes

Situation

Deidre has been with AXA Global Healthcare for two years when she develops symptoms that indicate she may have diabetes.

Her medical practitioner refers her to a specialist, who organises a series of investigations to confirm the diagnosis and she then starts on oral medication to control the diabetes.

After several months of regular consultations and some adjustments to her medication regime, the specialist confirms the condition is now well controlled and explains he would like to see her every four months to review the condition.

Will Deidre be covered?

Deidre's cover would be different according to whether she had chosen to include optional out-patient cover as part of her plan.

If she did not have the optional out-patient cover

We would not cover Deidre's consultations and tests as they are out-patient consultations.

If she did have the optional out-patient cover

We would cover one more consultation so that Deidre could discuss alternative arrangements for follow-up treatment. We would not continue to cover review consultations.

Situation

One year later, Deidre's diabetes becomes unstable and her medical practitioner arranges for her to go into hospital for treatment.

Will Deidre be covered?

We would cover the cost of this hospital stay and, for a short period, any treatment Deidre needed after leaving hospital.

If you're unsure about anything to do with your cover, please call us and we'll be happy to explain.

Bob's hip pain

Situation

Bob has been with AXA Global Healthcare for three years when he develops hip pain.

His medical practitioner refers him to an osteopath, who treats him every other day for two weeks and then recommends that he returns once a month for additional treatment to prevent a recurrence of his original symptoms.

Will Bob be covered?

Bob's cover would be different according to whether he had chosen to include optional out-patient cover as part of his plan.

If he did not have the optional out-patient cover

We would not cover Bob's consultations and tests as they are out-patient consultations.

If he did have the optional out-patient cover

We would not cover the additional monthly visits. If Bob had further problems, or if his condition worsened to the point where he needed a hip replacement, we would cover this if his medical practitioner referred him to a suitable specialist.

If you're unsure about anything to do with your cover, please call us and we'll be happy to explain.

4 Cancer

We treat cancer differently to other long-term medical conditions. The examples on the following pages show how we would deal with different kinds of claim for cancer treatment.

Whilst there is no specific monetary limit to cancer treatment, it is subject to the overall policy limit. In the unlikely event the policy limit is reached, you would need to self-fund your treatment.

Cancer example 1 – Beverley

Situation

Beverley has been with AXA Global Healthcare for five years when she is diagnosed with breast cancer. Following discussion with her specialist she decides:

- To have the tumour removed by surgery. As well as removing the tumour, Beverley's treatment will include a reconstruction operation.
- To undergo a course of radiotherapy and chemotherapy.
- To take hormone therapy tablets for several years after the chemotherapy has finished.

Will her plan cover this treatment plan, and are there any limits to the cover?

We would pay for the breast removal and first reconstruction to restore appearance. We would also cover the course of radiotherapy and licensed chemotherapy aimed at bringing about a remission of the cancer or curing it.

The hormone therapy tablets (such as Tamoxifen) are out-patient drugs, which we do not cover unless the out-patient upgrade option is purchased.

Situation

During the course of chemotherapy, Beverley suffers from anaemia. Her resistance to infection is also greatly reduced. Her specialist:

- admits her to hospital for a blood transfusion to treat her anaemia
- prescribes injections to boost her immune system.

Will her plan cover this treatment plan?

We would pay for Beverley to go into hospital, including the cost of the blood transfusion and the injections to boost her immune system.

Situation

Despite the injections, Beverley develops an infection and is admitted to hospital for a course of antibiotics.

Will her plan cover this treatment plan?

We would pay for Beverley to go into hospital and receive the antibiotics. We would also pay for her to have antibiotics through a drip at home (so long as we agreed the treatment before it started).

Situation

Five years after Beverley's treatment finishes, the cancer returns. Unfortunately, it has spread to other parts of her body. Her specialist has recommended a treatment plan:

- A course of six cycles of chemotherapy aimed at destroying the cancer cells to be given over the next six months.
- Monthly infusions of a drug to help protect the bones against pain and fracture. This infusion is to be given for as long as it is working (hopefully years).
- Weekly infusions of a drug to suppress the growth of the cancer. These infusions are to be given for as long as they are working (hopefully years).

Will her plan cover this treatment plan?

We would pay for:

- the course of licensed chemotherapy
- the drug to help protect her bones (while she was also receiving chemotherapy)
- the licensed drug to slow the growth of the cancer.

We would not normally cover chemotherapy treatment given for a long period of time, but we make an exception for cancer. We will pay for chemotherapy drugs (such as Herceptin) for as long as they are licensed.

If you're unsure about anything to do with your cover, please call us and we'll be happy to explain.

Cancer example 2 – David

Situation

David has been with AXA Global Healthcare for five years when he is diagnosed with cancer.

Following discussion with his specialist, he decides to undergo a course of high dose chemotherapy, followed by a stem cell (sometimes called a bone marrow) transplant.

Will his plan cover this treatment plan?

We would pay for David's high dose chemotherapy and the bone marrow transplant.

Situation

When his treatment is finished, David's specialist tells him that his cancer is in remission. He would like him to have regular check-ups for the next five years to see whether the cancer has returned.

Will his plan cover this treatment plan?

David's cover would be different according to the options he had chosen to include on his plan.

If he had not chosen an out-patient option

We would not cover the routine check-ups with the specialist.

If he had chosen an out-patient option

We would cover David's routine check-ups from his last surgery, chemotherapy or radiotherapy, so long he continued on a plan with us that included out-patient cover.

If you're unsure about anything to do with your cover, please call us and we'll be happy to explain.

Cancer example 3 – Eric

Situation

Eric's cancer is terminal and he would like care aimed solely at relieving his symptoms.

Will his plan cover this, and are there any limits to the cover?

We will provide cover and support to relieve pain or symptoms of the cancer, even if it becomes incurable.

If you're unsure about anything to do with your cover, please call us and we'll be happy to explain.

