



# You asked, we answered

Your questions from our 2021 intermediary conference

**Q. Can you tell us what you're doing to improve renewals?**

A. You've spoken, we've listened. Following a recent intermediary survey, we recognised that some parts of our renewal process could be improved. So, we've brought together a team who'll focus on reviewing the renewal process this year. They'll map out customer touchpoints; identify potential opportunities for failure; and monitor communications, service level agreements, and overall performance – all with a view to make positive change with measurable improvements. We'll share more details with you as the year goes on.

**Q. Could non-member parents open an online account for their children who are members?**

A. Currently this function isn't available, however we'll continue to review feasibility for the future.

**Q. Every insurer we work with tells us their service is good, how can we evidence yours to our clients, including corporate members?**

A. Using the Stella platform, we can evidence our performance across the customer journey, as it's based on the feedback provided directly by your clients. The digital platform allows us to report on the data in a number of ways and can be tailored to specific requirements, whether that be by group or scheme, region, a particular contact channel, or your individual members. We have the ability to provide you with a meaningful view of our performance.

**Q. What is the plan for AXA – Global Healthcare in the GCC (Gulf Cooperation Council) market now that AXA Gulf is part of GIG?**

A. The acquisition of AXA Gulf by GIG does not change the AXA - Global Healthcare value proposition and we'll continue to work with GIG after the sale process has been completed. Therefore, our intermediary partners and customers can be reassured that AXA - Global Healthcare will still continue to have a compliant solution in United Arab Emirates and Kingdom of Saudi Arabia.



**Q. Who was involved in the [global mobility] research, only your clients?**

A. No, we commissioned an independent research agency to find us HR decision makers and expats on work placements, in seven key markets. Those answering the surveys didn't know that the research was being carried out by AXA.

For the globally mobile workers survey, Savanta developed a sample of 568 globally mobile workers. These employees were questioned in seven territories (the USA, UK, Germany, France, Hong Kong, Singapore and China). They were all working on assignment in the relevant country, were non-native to the country they were working in and worked in a range of industries, for organisations of various sizes and covered from the most senior to junior staff in their respective businesses.

For the multi-national company survey, Savanta developed a sample of 543 HR Decision Makers working for multinational companies (defined as those with more than 250 employees operating in at least three countries). The companies were based in the USA, UK, Germany, France, Hong Kong, Singapore, and China.

**Q. You seem to be doing a lot of research recently, is this something you're going to continue to do? And can we share the results with our clients?**

A. We invest in research so that everything we do, from our service to proposition, remains relevant for our customers today and into the future - and we have many plans to continue to do this. We welcome your use of the research with your teams and your clients, so please do use it - and we'd be happy to join your meetings to explain to your clients what the findings mean for them, or to explore collaboration on future research initiatives.

**Q. Have you considered updating your membership manuals of the plans which provide out-patient coverage to specifically refer/cover a COVID-19 vaccination benefit?**

A. We're not treating the COVID-19 vaccine differently from any other vaccine whether that be measles, polio, or yellow fever. Whilst the global pandemic has been at the forefront of everyone's minds, it doesn't change the underlying principles of our products. All of our international plans have a level of vaccination benefit that our members can use for a COVID-19 vaccine, should it not be available via the state.

**Q. Would it be possible for you to update the handbooks on what is covered as regards to COVID-19?**

A. We're focusing on those policy documents which we know to be of immediate value to members - and have updated Certificates of Insurance to specify that individuals have cover for the treatment of COVID-19 aligned with their policy terms. We've also populated the online accounts of all members, with a confirmation of cover document.

**Q. With mobility reducing due to the pandemic, can you please kindly confirm countries in which local nationals can be covered and being an expat isn't mandatory?**

A. This would be reviewed on a case by case basis. Please do speak to your AXA representative to discuss your clients specific needs and for more information.





- Q. You had mentioned that Covid may be considered a pre-existing condition in the future, what would the case be if the client had asymptomatic Covid?**
- A. It's not certain whether or not Covid-19 will be considered as a pre-existing condition in the future. It's unlikely that having had the virus would result in an exclusion - but what is unknown, at this stage, is whether there any longer term consequences from having had the virus which is currently being described as 'Long Covid'. It's plausible that people will have longer term lung damage or breathing difficulties and this is where potential exists for exclusions to be considered. This is something that all health players will continue to monitor as our understanding of this develops.
- Q. Brexit: in our financial authority's register AXA - Global Healthcare is an intermediary giving services on FOS basis not an insurance company.**
- A. AXA - Global Healthcare is a registered intermediary in the UK, Ireland and Hong Kong. Each of our registered entities has an underwriting authority with an AXA Insurance company to underwrite the products that AXA - Global Healthcare designs and arranges.
- Q. Following the GENERALI acquisition of AXA in Greece, what publicity campaign have you prepared to safeguard the AXA brand?**
- A. The business that AXA - Global Healthcare write in Greece is not underwritten by AXA Greece and is not impacted by the sale. We'll continue to market and promote our products and services within Greece through our trusted network of intermediaries.
- Q. As COVID restrictions reduce worldwide, are you expecting a big increase in claims and what impact will this have on pricing?**
- A. We aren't expecting a sudden or big increase in claims, in part because of capacity in hospitals and the increased time taken to complete an operation with COVID-19 screening and enhanced cleaning. However, it's widely accepted that elective surgeries like knees and hips will increase as restrictions ease, and there may be an increase in the use of out-patient services. Currently, we don't imagine a material impact on price, but we'll continue to monitor the situation. Our Sales team are very happy to work with you and your clients to provide any reassurance that is needed to provide assurance that it is very much business as usual.
- Q. As you partner with more 3rd parties (insurers and providers), how much of AXA's DNA remains? When does it become just a logo?**
- A. Our intention is to only partner with companies that add value to our proposition, and carefully selected partners such as Teladoc Health who have specialism that we wish to harness - and putting our capabilities together strengthens our proposition as we better meet client needs. We also intend to continue to offer the same consistency in services and overall proposition design, so that the customer experience our members receive, is an AXA one, no matter who their underwriter.

The global medical insurance world is changing and we recognise that to provide the coverage that our clients expect it's essential that we adapt. We don't see this impacting the DNA of AXA. For our clients, we'll be at the centre of this arranging the cover and access to care that they need to meet the demands of tomorrow, which is what our people have always been passionate about.



**Q. When can I talk to my clients about using the Mind Health service?**

A. Now! The new service is on all existing customer and new business SME/Individual plans (insured by AXA PPP healthcare Limited, AXA Insurance dac) On 1st April, it launches as an option for Large Corporate business, and for SME products insured by AXA General Insurance Hong Kong Limited.

**Q. Can children use the mental health service? And Virtual Doctor?**

A. Yes - both Virtual Doctor and Mind Health services are available to children, as long as they're covered under the policy. If the child is under 18 years, for both services the parent/guardian would need to book the appointment on behalf of the child.

For Virtual Doctor - if the child is under 18, the parent or guardian can have a consultation on behalf of their child, or simply accompany the child to the consultation.

For Mind Health - if the child under 18 years of age, they can access a single assessment session, during which they'll benefit from a deeper overall understanding of their difficulties. At the end of the consultation, practitioner psychologists will make recommendations and support the minor, as well as their parent/guardian, to access specialised services. The parent/guardian should always be present at the beginning and at the end of the consultation.

**Q. Will you be able to give corporate groups data on how many of their employees use the [Mind Health] service? And cost saving?**

A. Yes. Anonymous utilisation data can be shared with clients to show how many employees use the service, with aggregate satisfaction scores, locations the service has been used in, and customer feedback. As the utilisation increases, we'll then look to provide all this information at group level, with cost savings.

**Q. Can someone who is excluded for mental health conditions due to pre-existing, still use the Mind Health Service?**

A. Yes, Mind Health can be used for pre-existing and excluded mental health conditions. Like Virtual Doctor the Mind Health service is not subject to policy limits (including outpatient allowances and excesses).

It's important to note though, should the customer use Mind Health (or Virtual Doctor) and then have any face to face specialist treatment (or prescriptions prescribed Virtual Doctor) their normal IPMI policy benefits would then apply.

**Q. What's the benefit of these services [Mind Health and Virtual Doctor] if out-patient limits are full refund?**

A. For the customer, it's the convenience, portability and simplicity of being able to use these services at home or wherever they maybe in the world.

For Virtual Doctor, the reassurance of being able to access primary care health from a doctor in their own language, quickly and hassle free. Especially if they aren't familiar with local healthcare systems and need support navigating into local healthcare...

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**Q. What's the benefit of these services [Mind Health and Virtual Doctor] if out-patient limits are full refund? (continued)**

A. The Mind Health service can support customers in addition to their product benefits (rather than replace them) and has already helped our customers who required low to medium intervention from a psychologist for conditions such as anxiety. What's more, the service can help customers dealing with challenges that IPMI products cannot support, such as bereavement and stress (which are typically excluded).

By integrating the Mind Health with Virtual Doctor, our offering can take a holistic view of the customers health concerns. Where the doctors can identify when a symptom, such as stomach pain, can be related to a mental health concern, manifesting in a physical symptom as we saw in the pilot, where a customer with stomach pain was referred into Mind Health to manage the root cause of their condition.

**Q. I heard someone mention you have an intermediary panel - how can I get involved?**

A. Get in touch with your AXA representative for more information or to register your interest.

**Q. Could you extend further on the aims and benefits of being involved on the intermediary panel?**

A. It's a strategic objective of ours to work in partnership with you, and this panel provides an ongoing means for your views to be listened to, and valued. It's run by our research partner, Prescient, and covers a variety of themes, both topical and strategic. They are in contact with the members of the panel approximately once every two months, over the phone or online. So far the panel has been asked for views on process improvements, communication and brand strategy. Future topics may include product and proposition development, regulation, and digital strategy.

**Q. I'd like to hear more from the AXA speakers, can we arrange for them to join my team or clients meetings?**

A. Our teams are very pleased to work together with you and your clients. If you'd like one of our business experts to join your next meeting, please speak to your AXA representative where we can arrange this for you, and discuss more ways we can support you.

**Q. Do we get a CPD attendance certificate?**

A. Unfortunately we're not able to provide a CPD certificate from the event. However, you may be able to log relative time under the Insurance Distribution Directive as continual professional development. We'd advise you to check and confirm this with your own Compliance and Development teams to confirm.

**Q. I missed the start of the conference and some of the sessions, can I listen again afterwards and share with my colleagues?**

A. Yes, you can watch all of our key conference sessions via the [conference microsite](#). If you'd like to share any of the videos you've seen at our conference with your colleagues and clients, please speak to your AXA representative where we can arrange this for you.



For more information, speak to your AXA  
representative, or visit us online at  
**[conference.axaglobalhealthcare.com](https://conference.axaglobalhealthcare.com)**

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