

## Chronic and Acute Conditions Explained:

### What is a chronic condition?

The **your choice** policy is designed to provide cover for the treatment of acute conditions. By this we mean those conditions, diseases or illnesses that respond to short term treatment with the aim of returning you to the state of health you were in before suffering the disease, illness or injury. These policies do not cover treatment of a chronic or long-term condition.

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; and
- it comes back or is likely to come back.

### What does this mean in practice?

At CS Healthcare we provide benefit for the initial consultation and investigations, and up to three further consultations to allow the medical condition to become stable. If it becomes evident that you require further treatment or the condition is proving hard to stabilise, we will contact your treating Consultant and request a medical report to ascertain exactly what we can cover and when transfer to NHS care will be required. When the period of pre-authorized treatment is finished the claim for the condition will be closed and you will be notified of this in writing. If surgery is required to treat a chronic condition, this would be covered (subject to pre-authorization) under the appropriate surgical heading and again, a short period of follow up consultations will be covered.

### What if the condition gets worse?

We may review the claim and provide further benefit if an acute episode of the diagnosed chronic condition is confirmed. Some chronic conditions have acute flare ups, sometimes referred to as 'acute on chronic' where the condition worsens for a short period of time. Where an admission to hospital is required to stabilise such an event we can consider a period of Consultant led care only after pre-authorization has been sought. Following identification of an acute episode, we will liaise with the Consultant and the hospital and obtain a treatment plan. Following an acute episode we will allow two to three follow up consultations if benefit is available. (For your choice policies consultations and treatment to stabilise a condition can only be covered under Expert Diagnostics).

### What is covered?

- ✓ The treatment of acute conditions or symptoms which are curable in the short-term either by surgery or medical intervention which is proven and has been reviewed by NICE (National Institute for Health and Clinical Excellence).
- ✓ Diagnostic tests and consultations and treatment to stabilise symptoms of a newly diagnosed condition.
- ✓ Acute episodes or recurrent symptoms of a diagnosed chronic condition requiring a surgical or medical admission or a short course of out-patient consultations or treatment to stabilise the condition. This includes pre-authorized in-patient admissions to a general ward, but emergency lifesaving treatment including an admission to a critical care setting is not covered.

Examples of chronic conditions are:

- Osteoarthritis;
- Osteoporosis;
- Glaucoma;
- Diabetes Mellitus; and
- Heart valve disease.

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