

Last Updated: 12<sup>th</sup> June 2020

## Frequently Asked Questions (FAQ)

### Will I be able to access private healthcare during the coronavirus pandemic?

NHS England has confirmed that private hospitals can now continue private practice. All contracted independent sector providers continue to have an obligation to offer capacity when the NHS requires it but this will be predominantly between 8am and 5 pm, Monday to Friday. All surplus capacity is available for treating privately funded patients.

While priority will still be given to treatment for cancer, cardiac, and other serious and urgent medical needs, private hospitals will be able to offer elective treatment. Please be aware that elective treatment is likely to be subject to delays and we are unable to influence this in any way. Treatment capacity will be affected by the need to keep patients and staff safe from the risks of catching or passing on COVID-19, as well as working through any existing waiting lists.

Although members may face a delay in receiving some treatment, against their previous expectations, they will benefit from continuity of cover and underwriting terms, meaning that they will still be able to access eligible private treatment that they need it. Despite the delay, this treatment will almost certainly be provided quicker privately than via the NHS, while it remains focused on the COVID-19 response.

We are delighted to announce that we have added open referral to our GP24 service for the duration of the COVID-19 pandemic. If one of their NHS practising doctors considers your condition requires further investigation or treatment, they can issue an open private referral letter to enable you to access the health care you need.

There may be occasional instances where we will need to request further information from your NHS GP. This information would be requested in the form of a referral letter.

### How can I contact CS Healthcare?

We have the flexibility to set up homeworking so that our members of staff can continue to handle calls and respond to emails remotely, to help us maintain expected standards of service for our members.

We will endeavour to deal with your queries as quickly as we usually do, but would appreciate your understanding if sometimes we take a little longer than normal to respond or answer your call. Additionally, we may ask you to send correspondence to us by email, rather than post, due to the reduced number of staff in our Kingston Office. If we decide to make this request, we will do so by sending you an email.

### I have a medical procedure booked – what should I do?

If you have treatment booked within the next 2-4 weeks, we advise you to contact the hospital or facility where the treatment is booked to confirm whether it will go ahead. In the event that your treatment is delayed or postponed, you should then discuss proposed dates for rescheduling and advise the Society accordingly.

### I want to make a claim – how can I do this?

If you want to make a claim you can contact us in the usual way – by calling 020 8410 0440 or by emailing [claims@cshealthcare.co.uk](mailto:claims@cshealthcare.co.uk).

## Can I use my CS Healthcare policy to be tested for COVID-19?

The Government has given Public Health England (PHE) authority to carry COVID-19 testing with samples being analysed at a limited network of designated PHE regional laboratories.

Some private companies may claim to be offering tests for the new coronavirus for use at home which can be returned by post. We do not know if these tests are effective. Please note that [Public Health England](#) (external link) has advised against rapid tests in the community or at home because there is no published evidence that these tests are suitable for this use. Home testing kits are therefore not currently covered by your CS Healthcare policy

## Are CS Healthcare offering a break or reduction in premiums at this time?

We understand that many of you may be facing financial challenges during this time and we would like to do what we can to help support you. If you are experiencing short-term financial difficulty, please contact our Membership Team on 020 8410 0400, or by email at [membership@cshealthcare.co.uk](mailto:membership@cshealthcare.co.uk), and we will talk to you about your circumstances and the options available.

## Can I still access GP24?

Members will still have access to GP24 but, as expected, Medical Solutions has experienced an unprecedented sharp increase in demand for GP consultations and associated call volumes, which has led to extended wait times for GP appointments. Whilst they have increased their capacity as much as possible to keep delays to a minimum, they inevitably anticipate that there will be longer wait times than normal due to concerns about COVID-19.

For more information from Medical Solutions please visit [www.medicalsolutions.co.uk/novel-coronavirus](http://www.medicalsolutions.co.uk/novel-coronavirus)

## My policy is due to renew – do I need to do anything?

Unless you want to make any changes to your policy, it will renew in the normal way. If you pay by debit card or credit card you will need to call us to make payment as per usual. If you pay by cheque then you can either post your renewal cheque to our offices as usual or contact our Membership Team on 020 8410 0400 to change your payment method if you'd prefer to renew your policy from the comfort of your home.

## I have paid my excess already - will my excess apply again if treatment is postponed and the rescheduled date is after my renewal date (in the next policy year, excess resets).

Any members that find themselves in this situation due to delayed treatment should contact our claims department and speak to one of our advisers. The claim adviser will refer these cases to a claims team manager who will consider each individually on its merits.