AXA Health

Chronic conditions - explained.

What does health insurance normally cover?

Most health insurance covers you for

✓ Acute conditions

These are medical conditions that:

- are new and unexpected

- are likely to respond quickly to treatment.

The treatment will aim to return you to the same state of health you were in before having the condition.

Most health insurance is not designed to cover

✗ Chronic conditions

These are medical conditions that:

- last a very long time or come back, or

- need long-term control or relief, or

- need long-term monitoring or rehabilitation, or

- have no known cure.

You can find out more about chronic conditions on the following pages

Do you count cancer as a chronic condition?

We treat cancer differently to other chronic conditions.

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Please check your membership documents for details of how your plan covers cancer.

You can find them online, go to **axahealth.co.uk** and select '**Log in/Register**'.

Chronic conditions – explained.

What do we mean by chronic conditions?

A chronic condition is one where any of the following apply:

› It needs ongoing or long-term monitoring through check-ups, tests, examinations and consultations.

› It needs long term control or relief of symptoms.

› It needs you to have long term rehabilitation or special training to cope with the illness.

› It continues indefinitely.

› It has no known cure.

› It comes back or is likely to come back.

Do you cover any treatments for chronic conditions?

We may be able to cover:

✓ **Short-term treatment** if your chronic condition flares up or gets worse unexpectedly.

Please always get in touch with us before arranging any treatment so we can check what your membership covers.

We won't usually cover:

✗ **Routine follow-up consultations for chronic conditions** unless you're on a business plan that includes this cover.

✗ **Monitoring a medical condition** unless you're on a business plan that includes this cover.

✗ **Treatments that only offer temporary relief** from symptoms and don't deal with the condition itself.

If your membership doesn't cover something, we're still here for you.

You've got access to health and wellbeing services. You can find out more in your online account – go to **axahealth.co.uk** and select **'Log in/Register'**.

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And you can talk through any concerns or questions with experienced health professionals at any time of the day or night. Just call **0800 328 2190**.

Chronic conditions – explained.

How do I know if my condition is a chronic condition?

When you need treatment, get in touch with us first.

If we think your condition is chronic, we'll tell you, and explain what your membership covers and doesn't cover.

We might ask your permission to contact your GP or specialist to confirm diagnosis, treatment and how they think your condition will progress.

What happens if I've been having treatment for a chronic condition?

If your GP or specialist confirms you have a chronic condition, we'll tell you when we'll stop covering the condition.

You'll then need to either pay for treatment yourself or have the treatment on the NHS.

We'll contact you and your specialist in plenty of time so that you can talk to your GP or specialist about your options.

Need some more help?

Understanding the jargon can be tricky, so if you need help, send us a message from your online account or via livechat, or give us a call.

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You'll find information about what you're covered for and how your membership works in your membership documents.

Go to **axahealth.co.uk** and select '**Log in/Register**'.