

Chronic Conditions

– an explanation



If you are thinking of buying a Private Medical Insurance policy, or already have a policy, you may have heard the term 'chronic medical condition'.

Private Medical Insurance is intended to cover short term treatment of acute conditions, which start after you have taken out your Policy. It does not provide cover for chronic conditions.

This leaflet explains how Exclusive Healthcare manages those policyholders whose medical condition becomes a 'chronic condition'.

There are benefit limitations and exclusions on all policies and you should check your Policy Wording and contact us before incurring any costs.

What is a chronic condition?

This term is used to describe conditions which, with current medical knowledge, can be alleviated but not cured. Examples of this would be allergies, asthma, eczema, arthritis, irritable bowel syndrome, etc.

A chronic condition is defined as:

A disease, illness or injury which has at least one of the following characteristics:

- It continues indefinitely and has no known cure
- It comes back or is likely to come back
- It is permanent
- You need to be rehabilitated or specially trained to cope with it
- It needs long term monitoring, consultations, check-ups, examinations or tests.

At Exclusive Healthcare we cover the cost of treatment for acute conditions, subject to the terms of your Policy Wording. An acute condition is a disease, illness or injury that is likely to respond quickly to treatment, the aim of which is to return you to the state of health you were in immediately before suffering the condition, or which leads to your full recovery.

If you are suffering symptoms for which diagnostic tests are undertaken we would generally pay for such investigations. If, as a result of the tests, you are diagnosed as suffering with a chronic condition, benefit would not usually be payable for subsequent treatment. Some conditions may satisfy both the definition of a chronic condition and an acute condition, in these circumstances we would view it as an acute condition and pay accordingly.

What does this mean in practice?

If we think that your condition may have become a chronic condition, we will carefully consider the information available, including any medical information provided by your General Practitioner or the Specialist in charge of your care.

We will always consider your individual situation, based on your particular circumstances, and we may consult our medical advisers for further assistance as appropriate.

Where we feel your condition has become a chronic condition, we will write to you to explain why.

If we establish that your condition is not currently a chronic condition, we may need to review it again in the future. If this happens we will advise you and indicate when we will need an update on your medical condition.

What if my condition gets worse?

Although we may withdraw cover because your condition has become a chronic condition it does not necessarily mean that cover is permanently withdrawn.

Some chronic conditions are likely to have acute flare-ups or to worsen substantially for a short period of time. Treatment for such episodes will generally be covered if they are likely to respond quickly to treatment which aims to return you to your previous state of health. Once your condition is stabilised, we would follow the same procedures as set out in the previous section.

Examples of chronic conditions

The following examples help to illustrate the cover you might expect to have from Exclusive Healthcare if you develop a medical condition that may become a chronic condition. Please bear in mind that these are illustrations only and are specific to the circumstances described, and you should always contact us prior to receiving any treatment to ensure that you do not incur any costs which you cannot recover.

Please note that these examples are based on a policy which includes full cover for in-patient, day-patient and out-patient treatment. If the policy you select does not have full out-patient cover you may not be covered for diagnostic consultations and tests, nor for follow-up consultations.

Example A

Andrew has been with Exclusive Healthcare for many years. He develops chest pain and is referred by his GP to a Specialist. He has a number of investigations and is diagnosed as suffering with angina. Andrew is placed on medication to control his symptoms.

Exclusive Healthcare covers the investigations and tests needed to diagnose Andrew's chest pain. We also cover the Specialist reviews until his condition has been stabilised, and we would also pay for any medication.

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

Exclusive Healthcare provides full cover for the surgery and eligible aftercare needed by Andrew because its aim is to relieve his symptoms and stabilise his condition.

Example B

Brian has been with Exclusive Healthcare for three years when he develops hip pain. His GP refers him to an osteopath who treats him every other day for two weeks, then recommends that he return once a month for additional treatment to prevent a recurrence of his original symptoms.

Exclusive Healthcare explains that, although benefit is payable for the initial two week course of treatment (subject to a maximum of 10 sessions), the monthly visits are not covered by Brian's policy. If his condition should worsen to the point where a hip replacement is needed, this would be covered if his GP refers him to a suitable Specialist.

Example C

Claire develops a lump in her left breast which is diagnosed as breast cancer. Her Specialist recommends that she has a mastectomy (breast removal) followed by a course of chemotherapy and radiotherapy.

Exclusive Healthcare provides cover for the diagnosis of this condition, the surgery required to remove the affected breast and for the chemotherapy and radiotherapy to treat the cancer, for as long as this is required.

Once Claire's course of treatment has been completed, her Specialist recommends that she has regular check-ups to ensure that she remains free from a recurrence of the disease.

Provided that Claire's policy includes out-patient benefit, we will normally pay for follow-up checks after cancer treatment of this type.

Example D

Diane has been with Exclusive Healthcare for two years when she develops symptoms that indicate she may have diabetes. Her GP refers her to an endocrinology Specialist who organises a series of investigations to confirm the diagnosis. After several months of regular consultations and some adjustments to the medication regime, the Specialist confirms the condition is now well controlled and explains he would like to see her every four months to review her condition.

Exclusive Healthcare covers the cost of the investigations and consultations until Diane's condition is controlled. We then explain that we cannot continue to provide benefit for the four-monthly review consultations, nor can we cover the medication or treatment for this condition.

One year later Diane's diabetes becomes unstable and her GP arranges for her to go into hospital for treatment.

Exclusive Healthcare provides benefit for this admission, until her condition is back under control.

We would ask you to note that this explanation has been produced to help you understand how Exclusive Healthcare may handle a claim involving a chronic condition. The examples given are for illustration purposes. You should always refer to your Policy Wording for details of your cover and contact us before receiving treatment. This will enable us to explain to you how we can help in your particular circumstances.

Example E

Emma has been with Exclusive Healthcare for five years when she develops breathing difficulties. Her GP refers her to a Specialist who arranges for a number of tests. These reveal that Emma 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 Emma states that her breathing has been much better, so the Specialist suggest she has check-ups every four months.

Exclusive Healthcare covers Emma's consultations and tests until the diagnosis is made. We also agree on this occasion to pay for her first routine check-up. However, we advise her that we will not be able to cover the regular check-ups or medication after this because the condition is now well-controlled, and has become a chronic condition.

Eighteen months later, Emma has an asthma attack.

As this is an acute flare-up which is likely to respond quickly to treatment aiming to return her to her previous state of health, we agree to cover the cost of the hospital treatment to stabilise her condition. We also agree to cover the cost of one follow-up consultation with the Specialist to make sure that her symptoms are again well controlled.



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