

## **AXA PPP healthcare approach to cancer cover for large corporate and brokers**

Over recent years the way cancer is treated has changed significantly. With the introduction of many new drugs and with others waiting to be licensed, AXA PPP healthcare has decided to take a proactive approach to the cover we offer. With the help of our medical team we have reflected how treatment of this disease will change and tried to find a way to ensure our members will always be fully informed and aware of their cover.

We believe we have taken a considered approach and, as with all medical advances, we need to look at how to cover cancer now and how to cover cancer in the future. AXA PPP healthcare feel the most important element in all this is that the member is always fully aware of what they are entitled to and we have an upfront approach to ensure this.

### **Does AXA PPP healthcare cover cancer?**

Yes, we do cover a wide range of treatments for cancer at different stages, but like other medical conditions these are subject to the policy limits, for example out-patient limits and what cancer option the policy has. Our objective is to offer customers **sustainable choice**, as added benefits result in added cost. For this reason we offer policies with the option of no cancer cover, and at the other end of the spectrum we offer plans which cover any drugs recommended by the patient's oncologist – available whether the drugs are licensed or not, and we will pay for this drug as long as the customer wishes us to.

### **What are the cancer options available to large corporate clients?**

Due to medical advances the way cancer is treated is becoming more expensive. This could potentially pose serious issues as to the affordability of medical health insurance and of course other healthcare systems. AXA PPP healthcare has chosen to take a proactive approach in tailoring the type of cancer cover that would best suit our large corporate clients.

- **Corporate Health – standard option.** Benefit for licensed cancer treatments for a period of up to one year, or the period of the licence if this is shorter. The time limit starts from the date the member first started receiving long term therapies, regardless of how it was funded. Drugs are to be used within the terms of their licence and in circumstances where they are proven to be effective. Patients may have more than one drug during the one year period but do not extend the time limit of cover by switching to or adding another drug.

- **Corporate Health – upgrade option.** Benefit for licensed cancer treatments for a period of up to three years, or the period of the licence if this is shorter. The time limit starts from the date the member first started receiving long term treatment under their AXA PPP healthcare policy. Drugs are to be used within the terms of their licence. Patients may have more than one drug during the three year period but do not extend the time limit of cover by switching to or adding another drug.
- **Corporate Health – bespoke option.** Any cancer treatment recommended by the member’s oncologist, including unlicensed drugs. The chronic rule in respect of cancer treatment is waived but the prevention rule still applies – please see ‘what is considered preventive treatment?’ below. Patients can also receive a hospice in-patient cash benefit of £100 a night up to £2,000 a year.
- **Corporate Health – No cancer benefit.** No benefit for any costs relating to the treatment of cancer.

By offering a choice of cancer cover options we enable our clients to have a greater control over future claims costs. As more of these new types of drugs are developed there will be cost implications for these different options.

**Corporate Health Plan 6 – CHP 6** is a six week option plan that offers cancer benefit when the NHS cannot provide treatment within six weeks of when it should take place.

### **How are we looking after patients diagnosed with cancer?**

For many of us the thought of any long term medical treatment can be intensely stressful. That is why we have developed initiatives which build on the current case management service (assessing the appropriateness of the planned treatment and whether it is eligible under the terms of the scheme/policy). Both services are managed by our Healthcare Solutions Team.

**Dedicated Nurse** – is a free, reactive service offering customers a consistent point of clinical contact throughout the course of their treatment. A Dedicated Nurse will provide members with one-to-one support and advice about their condition, treatment and recovery. By providing our customers with a Dedicated Nurse, members and their families can access enhanced clinical support during a potentially difficult time in their lives.

**Personalised Care** – where clients wish to further enhance this approach, our nurses will build on the clinical support elements of the Dedicated Nurse service and work pro-actively with the member and their families or carer to develop a package of care that is tailored to their individual needs. This will entail making the best use of the private and NHS sectors in a way that affords the greatest value to the patient. Where appropriate we can offer patients the choice to use the NHS and then benefit from their PMI in a different way. In choosing the NHS route and reducing the associated healthcare costs, we are then able to offer alternative Personalised Care benefits. These can range from offering support at

home such as caring for children, housework or walking the dog to paying taxi fares to and from the hospital. Please note this service is not available with Corporate Health Plan 6.

### **Do our Personal Advisors receive any training to help them response to sensitive calls?**

All of our customer service Personal Advisors (PAs) have completed an interactive training course called 'Caring for Customers with Cancer'? The course was designed with the support of the Pickering Trust (a local cancer charity drop-in centre) and our Healthcare Solutions team. The purpose of the course is to equip our PAs with the tools to enable them to deal with sensitive calls in an empathetic and appropriate manner, including objectives around:

- The PAs initial responses to a sensitive call.
- Recognising the importance of pitch, pace and tone of voice.
- The support available to the customer.
- How to recognise and deal with different emotions – both the PA's and the customer's.
- Managing gaps and pauses in the conversation.

### **What is the cost implication of all these new chemotherapy drugs being introduced?**

Unfortunately there is not a definitive answer to this as there are so many different treatments for different cancers and also various combinations of treatments. Of course these new drugs will make the cost of a member's claim higher and can run into hundreds of thousands of pounds overall. Costs for individual cancer drugs can be several thousand pounds per month without taking into account all the associated hospital and specialist charges.

### **Do AXA PPP healthcare ever get asked to cover unlicensed chemotherapy drugs?**

Yes, we are asked to pay for unlicensed drugs and there are usually two types of request. The first can be requests for drugs which have no licence at all as they are still in development.

The second type of request is for off-label (unlicensed) use of a licensed drug. Off-label use means the use of a drug for purposes not approved under the terms of its marketing authorisation (licence). For example, if a drug is only licensed for use in lung cancer but the specialist wants to use it in ovarian cancer, the drug is being used off-label.

The question of eligibility in these cases depends on a number of factors, including clinical evidence and the policy the member has with us.

### **Do AXA PPP healthcare make the rules regarding cancer clear in their literature?**

We feel very strongly about being clear and upfront about the cover our members are entitled to. This is reflected in our literature and explains the benefit entitlement in relation to the member's policy and the condition they have, especially in relation to cancer. We feel that it is vital for a member to always be fully informed especially when they are facing such difficult circumstances.

### **Do AXA PPP healthcare cover drugs approved by the National Institute for Health and Clinical Excellence (NICE)?**

Some other insurers in the market place follow the NICE guidelines and will confirm benefit for a cancer drug once it is NICE approved.

We feel it is very important that if a drug is licensed it should be available to our members. If we waited for NICE approval that would put a delay in some members' treatment and with the new developments in cancer there will always be new drugs waiting for full approval.

### **At what point does coverage cease?**

Often this will depend on the option that the client has picked, as cover can vary with the different options. AXA PPP healthcare feel it is very important for clients to be able to modify the policy to what best suits them and their business, which is why we have taken the proactive approach of introducing levels of cover in relation to cancer drugs.

When the member initially contacts us they will have the rules fully explained to them by a Personal Adviser, and subsequently we will endeavour to always make sure they are fully aware of the terms of their policy. **Thus cover is not suddenly withdrawn.**

### **What is considered preventive treatment?**

Preventive treatment is investigations or treatment of a person who does not currently have that disease. An example of this is when a member wants investigations into whether they are likely to develop cancer when a relative of theirs has been diagnosed. We will of course cover investigations and/or treatment once a member has symptoms.

### **What is AXA PPP healthcare's position on terminal cancer?**

In the event of terminal cancer, our experienced nurses manage these cases sensitively with the provider of care and where appropriate, transfer the member to a suitable hospice facility.