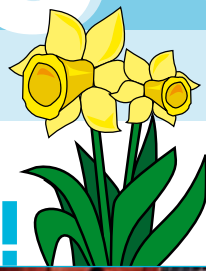


# emphasis

The spring newsletter of the pulmonary hypertension association



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## Puckering up!



Jane Twist, Emma Horn (Jane's sister), Holly Southeran, Debbie Lock, Charlotte Jones and Katherine Carey from Birkdale joined our 'Pucker up for PH' campaign. The photo was taken at Woodward's Bar in Birkdale.

See our donation pages for more 'Pucker up' stories.

We encourage readers to discuss their health with their doctors. This newsletter is intended only to provide information and not to provide medical advice on individual health matters. The Pulmonary Hypertension Association UK (PHA-UK) will not be responsible for readers' actions taken as a result of their interpretation of this newsletter.


  
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## emPHAsis 'on air'

With this newsletter you'll find a CD containing the pilot edition of a new departure for PHA-UK, a one hour radio programme made especially for the PH community.

Hosted by PHA-UK PR and seasoned radio producer, writer and presenter Paul Pennington, in our first edition, we talk to Carl Harries from the Royal Brompton Hospital on the forthcoming publication he's writing with Iain Armstrong about sex, intimacy and PH. The PHA-UK chairman and PH Nurse Consultant from the Royal Hallamshire

tell us about how the charity started and takes the 'hot seat' in our 'Ask the PH expert slot'. PHA-UK officer and former GMTV producer Bernadette Moore goes backstage at ITV's *This Morning* to meet celebrity patron Dr Chris Steele. Plus we reveal and talk to the winner of the PH Poetry 500 competition. *Continued inside...*





# Health insurance and the ombudsman service

Health insurance claims are usually made at a time that is difficult for both consumers and their families – and can involve significant sums of money. So it's perhaps not surprising that some of the most emotive and hard-fought of the many disputes referred to the Financial Ombudsman Service each year arise after an insurer turns down a claim made under a health insurance policy.

Free to use, the ombudsman service was set up by law to settle consumers' complaints about banks, insurance companies and other finance firms. It handles around 100,000 complaints a year, covering a wide range of issues – from critical illness to credit cards and income protection to ISAs.

The good news is that most health insurers deal with claims appropriately. However, if things don't go smoothly and you're unhappy with the way your insurer deals with matters, the Financial Ombudsman Service may be able to help.

## Making a complaint

If something goes wrong and you want to make a complaint, you should contact the firm that's responsible for the problem. It's important to do this as soon as possible – and to give the firm the chance to put things right. The following 'tips' should help you to make your complaint effectively:

- **What are you unhappy about?** Before complaining be clear in your own mind what you think the problem is and how you'd like the company to put things right.
- **Try to stay calm.** No matter how upset you feel, try to stay calm. That way you'll get your points across more clearly and effectively.

- **Write or phone?** If you complain by phone, keep a note of when you called and the name of the person you spoke to. If you write, put 'complaint' clearly at the top of your letter. And make sure you give important details like your policy or account number.
- **Keep it brief.** It's always best to keep things brief and to the point. Say what you're not happy with and what you want the firm to do to put things right.
- **Taking things further.** Remember that the firm will have a complaints procedure that it must follow and that it's allowed up to eight weeks to try to resolve your complaint. If the firm doesn't sort things out in this time or if you remain unhappy, you may complain to the Financial Ombudsman Service.

## Taking the complaint to the ombudsman

The ombudsman doesn't expect consumers to have any expert knowledge or to back up their complaint with complicated arguments and technical details. You simply need to explain what's happened from your point of view. The ombudsman will then get the firm's side of the story and will look at all the facts – making sure that everything relevant is taken into

account and nothing important is missed or ignored. If the ombudsman thinks the firm treated you fairly, it will explain why. But if the ombudsman thinks the firm was in the wrong, it has official powers to get things put right for you. This can include telling the firm to make you an award of up to £100,000 – although most cases involve much smaller amounts.

Complaints involving health insurance can sometimes be particularly complicated, especially if the ombudsman needs to gather together a great deal of information – perhaps including reports from specialists – before reaching a decision. But you'll be updated regularly on how your claim is progressing. If you have serious health problems or financial difficulties, let the ombudsman know about them, as it may be possible to 'fast-track' your case.

Hopefully, you'll never need to refer a complaint to the ombudsman service, but it's important to know about it – and how it can help.

To find out more about the ombudsman's work in settling financial complaints visit the website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or phone 0845 080 1800.

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Financial Ombudsman Service