

The complaint

Mr S is unhappy with the level of service provided by AXA PPP Healthcare Limited ('AXA') and the amount of compensation it provided following his complaint.

What happened

Mr S has a private medical insurance policy, underwritten by AXA.

Mr S made a claim which AXA incorrectly authorised for a physiotherapist rather than a psychotherapist.

Mr S complained and AXA responded and paid him a total of £175 compensation.

Dissatisfied, Mr S referred his complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint and found AXA had done enough to put things right.

Mr S disagreed and in summary, said AXA should pay him more compensation to recognise the impact on him and that there had been no comment on the previous issues he'd had. He asked for an Ombudsman's review.

And so the case has been passed to me for a final decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I don't think this complaint should be upheld. I'll explain why.

The background to this matter is well known to both parties. In my decision, I will summarise and focus on what I consider to be key to my conclusions. I have considered all of the issues Mr S complained about, as detailed below.

- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly and shouldn't unreasonably reject a claim.
- Where an insurer makes a mistake, I would expect it to put matters right as quickly as possible and pay appropriate compensation where necessary, considering the impact on the individual.
- In this case, AXA paid Mr S a total of £175 compensation. There was a delay in authorising treatment as AXA had incorrectly authorised a claim for a physiotherapist. AXA sent a message to Mr S which he didn't receive. And it re-sent the information to him when he told it he hadn't received the message. Mr S was also unhappy that AXA had initially told him it wouldn't cover double sessions but it ultimately agreed to do so on the basis that Mr S wasn't informed of this and the specialist he was using

would not have known about this either. I think this was reasonable. And finally, Mr S chased for reimbursement and AXA confirmed it would pay by direct bank transfer rather than by cheque, going forwards.

- AXA received a referral for treatment on 5 March 2024. Mr S chased on 10 March. On the following day, AXA said it needed more details and information which Mr S provided. On 13 March 2024 AXA asked further questions asking when Mr S was first aware of symptoms. Mr S emailed on 14 March to ask how he could make a complaint as he had answered the question twice already.
- On 19 March AXA replied and upheld Mr S' complaint. It apologised and confirmed it would cover 10 sessions in a 6-month period. It would also send details of some therapists. On 20 March, AXA sent Mr S a text message (which Mr S says he never received). On 22 March 2024 AXA sent Mr S compensation of £75.
- On 26 March Mr S acknowledged the response but said he still hadn't been contacted with details of therapists. Mr S said this was causing him further stress. AXA replied on 3 April to confirm a text message had been sent on 20 March with details of specialists. Mr S asked for the text to be re-sent and emailed and asked if he could still contact the therapists whose details had been provided. AXA confirmed Mr S could still contact the same therapists.
- Between 4 April and 7 May, Mr S had contacted the therapists but none were available and he asked if he could use someone he had found himself. On 8 May AXA confirmed it would cover the therapist Mr S had found himself. On 13 May Mr S called again as the therapist he was due to see wasn't covered by AXA.
- AXA checked the details and said they had authorised treatment with a physiotherapist in error. On the next day, AXA agreed to cover his therapist as an exception due to the time Mr S had to wait and the service provided. Mr S would need to pay upfront and AXA would reimburse him. Mr S was ok with this.
- In June, Mr S emailed again and chased for payment as he had only received reimbursement for one session and so he was £255 out of pocket. Further messages were exchanged where AXA told Mr S that the payment had been made on 7 June, then he was told it had been assessed on 10 June and would be with him in 10 working days. Mr S uploaded further invoices in July and chased for a reply. On 8 July AXA confirmed it could offer direct settlement into Mr S' bank account. And on 23 July 2024 AXA responded to Mr S' complaint, apologised for the poor service and errors, confirmed the double session would be paid and also sent £100 compensation to Mr S.
- Our compensation award bands can be found on our website and I am satisfied £175 for the errors identified and the impact are appropriate in all the circumstances of this case. AXA did what I would expect it to do to resolve matters. It apologised, provided cover for the therapist Mr S wanted to see despite her not being recognised, and paid £175 compensation. I can't hold AXA responsible for the non-availability of therapists or the non-delivery of the text message. And AXA chose to pay by cheque as it had only recently introduced direct payments.
- Although the impact of the numerous complaints and errors together would have caused Mr S distress and inconvenience, I think £175 is appropriate taking into account the length of time Mr S had to wait for responses as well as the treatment that had been authorised outside the policy terms. Additionally, I am satisfied that AXA's offer of £100 compared to the previous payment of £75 shows that it carefully

considered the impact and accepts that it would be greater as time went on. So I won't be asking AXA to do anything more.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 January 2025.

Shamaila Hussain
Ombudsman