

The complaint

Mr P complains about how AXA PPP Healthcare Limited handled a claim under his private health insurance policy.

What happened

Mr P holds a private health insurance policy through his employer. The insurer is AXA.

AXA received a referral for Mr P to see a psychiatrist on 7 June 2024. AXA sent Mr P the names of two specialists on 11 Jun 2024, but it sourced these by using his home postcode, rather than two other postcodes Mr P had given AXA in December 2023. Mr P says he didn't receive a list of appropriate specialists until he chased AXA several times in November 2024. Mr P wants AXA to pay him compensation for the significant impact this delay had.

AXA accepts it could have checked what Mr P's preferred postcodes were before sourcing specialists, and it apologised this didn't happen. AXA also apologised Mr P had to chase AXA several times in November 2024 before this was sorted. To resolve the matter, AXA paid Mr P £100 in compensation for the distress and inconvenience caused.

Mr P doesn't think what AXA has done is enough in the circumstances. So, he brought a complaint to this Service. One of our investigators looked into what had happened. Having done so, she didn't think there was anything else AXA needed to do, to put things right.

Mr P didn't agree with our investigator's findings. As no agreement was reached, the complaint has been passed to me to decide.

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.

Mr P was referred to see a psychiatrist on 7 June 2024. The practitioner thought he had moderate anxiety and depression and would benefit from some interventions. AXA sourced two specialists by using Mr P's home postcode and it sent these to him on 11 June 2024. Mr P got in touch with AXA in November 2024 and said he still hadn't received the list of specialists following his referral in June, and he had to chase AXA several times before getting the matter sorted.

Mr P had first got in touch about his mental health in December 2023. He says he told AXA at this point that it should use specific postcodes, other than his home postcode, when sourcing specialists in all future claims. AXA doesn't have a record of this request and it has said policyholders should always let it know which postcode to use for each claim separately. But AXA accepts it could have checked with Mr P which postcode he wanted it to use before sourcing the specialists.

I've listened to three phone calls Mr P made to AXA in June and July 2024 for other claims. If AXA had made a mistake in the names of specialists it sent him on 11 June 2024, I think he could have asked it to source different specialists during these calls. I can't see that Mr P got in touch with AXA about this claim specifically until November 2024.

AXA has apologised for not checking in advance which postcode Mr P wanted it to use, and for him having to chase for a response in November 2024. It's also paid Mr P £100 to for the distress and inconvenience caused. I think this is fair compensation for the frustration caused in all the circumstances of the complaint. I don't think there's anything else AXA needs to do, to put things right.

My final decision

My final decision is that I don't uphold Mr P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 8 May 2025.

Renja Anderson
Ombudsman