

The complaint

Mr M complains about Vitality Health Limited's reward programme under his private health insurance policy.

What happened

Mr M holds a private health insurance policy with Vitality. He's unhappy that Vitality hasn't awarded him all the points he's earned under the Healthy Living Programme. And this means he's missed out on rewards, and it has had a financial and personal impact on him.

Vitality says it's the third-party provider's responsibility to share Mr M's activity data, and Vitality awards Mr M points based to this data. However, Vitality investigated Mr M's concern and identified that the issue of missing data lies with the third-party. So, it said that Mr M should get in touch with the third-party to rectify this, as Vitality won't have access to Mr M's data with it, other than what it shares with Vitality.

When Mr M has submitted the evidence Vitality requires to investigate missing points in the past, Vitality has awarded any missing points accordingly. However, Vitality says the format Mr M has more recently used isn't sufficient evidence for it to investigate and award any missing points.

One of our investigators reviewed the complaint, but she didn't think there was anything else Vitality needed to do, to put things right. Mr M didn't agree with the 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.

Vitality's responsibility as a health insurer is to assess any claims Mr M makes under his policy and pay these in line with the terms and conditions. Mr M's complaint is about Vitality's Healthy Living Programme, which is a benefit of the policy that rewards Mr M for being healthy. The policy terms set out Vitality's liability under this programme as follows:

"We use partners to offer services and activities related to the Healthy Living Programme. While these companies are carefully selected, we cannot be held liable for any loss or harm to you or any insured dependants arising from any act or omission on the part of a partner, or as a result of using any service or product provided by a partner."

Vitality has shown that the responsibility to share the data Mr M has complained about lies with the third-party provider. And after investigating the issue, it was identified that the missing data is due to the third-party provider. For example, the third-party didn't share any activity data for Mr M for certain dates with Vitality, whereas his data with the third-party showed activity. So, Vitality encouraged Mr M to get in touch with them directly, as Vitality will be unable to access Mr M's data with the third-party.

Vitality has also confirmed that Mr M can submit evidence for missing points through the Member Zone. And as long as the evidence is in line with what's required, Vitality will look into any missing points, and award these where appropriate for any specific dates. However, the evidence Mr M has more recently shared isn't enough for it to review and award any missing points.

I'm satisfied Vitality has looked into Mr M's concerns about the missing points. And where it identified that the issue was the responsibility of the third-party provider, I think it was fair and reasonable for Vitality to encourage Mr M to get in touch with them directly to resolve the matter. This is because Vitality won't be able to amend this data on Mr M's behalf.

I wouldn't expect Vitality to review all the data Mr M has sent and review if he's missing any points over several months. Vitality has said that if Mr M submits the required evidence, which includes a screenshot of the date, time and duration of any specific workout that he's missing points for, it will review this and award any missing points. Again, I think this is fair and reasonable. This is what Vitality would require any other policyholder in a similar situation to do.

I appreciate how frustrating and time consuming it must be for Mr M to have to review his activity data regularly and submit evidence when there are discrepancies. But I'm satisfied that Vitality has done enough to show the issue is due to the data sent by the third-party, and this isn't something I could fairly hold Vitality responsible for. I'm also satisfied Vitality has given Mr M a reasonable way forward to claim any missing points.

I'm sorry to disappoint Mr M but I don't think there's anything else Vitality needs to do, to put things right in the circumstances of his complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 14 October 2025.

Renja Anderson
Ombudsman