

## The complaint

Mr R has complained that Vitality Health Limited declined a claim he made on a private medical insurance policy.

## What happened

In March 2025 Mr R requested cover for platelet rich plasma (PRP) injections.

AXA had declined to pay for the procedure due to it being a non-established treatment.

Our investigator thought that Vitality had acted reasonably in declining the claim, in line with the policy terms and conditions. Mr R disagrees with the investigator's opinion and so the complaint has been passed to me for a 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.

I've carefully considered the obligations placed on Vitality by the Financial Conduct Authority (FCA). Its 'Insurance: Conduct of Business Sourcebook' (ICOBS) includes the requirement for Vitality to handle claims promptly and fairly, and to not unreasonably decline a claim.

Insurance policies aren't designed to cover every eventuality or situation. An insurer will decide what risks it's willing to cover and set these out in the terms and conditions of the policy document. The test then is whether the claim falls under one of the agreed areas of cover within the policy.

Looking at the policy terms, they state:

*'The plan does not generally cover drugs and treatment that is not considered to be established medical practice in the UK, or where there is insufficient evidence of safety or effectiveness. This includes drugs that are used outside the terms of their UK or European licence or treatment that has not been reviewed and approved for general use in the NHS.'*

*However, we may consider a contribution towards the costs of such treatment where this is part of a properly controlled UK clinical trial or where we believe there is adequate evidence that the treatment is effective.'*

Mr R has advanced osteoarthritis (OA) in his left shoulder. The NICE guidelines talk about PRP injections for knee OA and describe the evidence on efficacy as limited in quality. Therefore, it states that the procedure should only be used by the NHS under special arrangements. There is no specific mention of shoulder OA.

Mr R has questioned why his consultant suggested the treatment if it isn't an accepted medical procedure. PRP injections are a known about treatment and there's no suggestion of any wrong-doing on the part of the consultant. As someone in private practice, he is at

liberty to prescribe treatments that may provide some benefit to a patient, although it doesn't mean that those treatments will be covered by the insurer. The consultant said in his letter of 3 March 2025 that Mr R was keen to try PRP injections, even though he'd explained that the evidence around the benefits for shoulder arthritis was quite weak.

Based on the available evidence, I'm satisfied that there is insufficient evidence of the effectiveness of PRP injections. Therefore, they are excluded under the policy terms.

As can be seen from the above policy wording, Vitality might have contributed to the treatment if there was adequate evidence that it would be effective in Mr R's case. But, as already mentioned, even the consultant had essentially said that the benefits were largely unproven.

Mr R says that Vitality authorised the treatment and then refused it. I can see that he received authorisation for initial consultations and tests. However, upon contacting Vitality in March 2025 about wanting PRP injections, he was told that the treatment wouldn't be covered and that he would have to self-fund if he decided to go ahead with the procedure. Overall, I'm satisfied that Vitality didn't renege on any agreement to cover PRP injections.

I'm sympathetic to Mr R's situation and appreciate that he was looking at the PRP injections as a way of alleviating his symptoms and possibly delaying the need for a joint replacement. However, the matter at hand is whether that procedure is covered under the policy terms – and I'm afraid to say that it isn't.

So, I'm sorry to disappoint Mr R, but I'm unable to conclude that Vitality has done anything wrong. It has fairly and reasonably declined to cover the PRP injections, in line with the policy terms and conditions. It follows that I do not uphold the complaint.

### **My final decision**

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 7 November 2025.

Carole Clark  
**Ombudsman**