

complaint

Mrs A complains about AXA PPP Healthcare Limited's refusal to contribute towards her specialist's fees under her private medical insurance policy.

background

Mrs A holds a private medical insurance policy. Under the policy, AXA will cover the fees charged by recognised specialists.

In 2018, Mrs A wanted AXA to authorise treatment by a specialist (Mr W). AXA explained it didn't recognise Mr W so it wouldn't cover his costs. However, it gave Mrs A the names of some alternative specialists who were recognised and whose fees it would cover in full.

Mrs A decided to have the treatment with Mr W, regardless of AXA's decision not to cover his fees. She complained to AXA about its decision, and asked that it pay the amount it would pay a recognised specialist for the treatment, and said she would cover the shortfall. AXA refused to agree to this, and so Mrs A has brought a complaint to this service.

Our investigator didn't recommend the complaint be upheld. She thought AXA was entitled to decide which specialists it wanted to recognise.

Mrs A was unhappy with our investigator's findings, so the matter's been passed to me.

my findings

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

The policy says:

"Medical practitioners' fees for treatment in hospital and surgical procedures are eligible for benefit, subject to any limits of this policy."

and

"We will pay eligible fees in full when a medical practitioner, physiotherapist or complementary practitioner charges up to the level shown within the schedule of procedures and fees."

'Medical practitioner' is defined in the policy as:

"...a medical or dental practitioner with full registration under the Medical Acts, who meets our criteria for specialist recognition for benefit purposes, and who we have told in writing that we currently recognise him/her as a specialist for benefit purposes in his/her field of practice."

I'm satisfied the policy confirms that it covers treatment carried out by recognised specialists. As the investigator has explained, it's up to AXA to decide whether a particular specialist should be recognised.

Mr W was previously recognised by AXA, but it de-recognised him some years ago. Although I've been provided with correspondence between AXA and Mr W relating to AXA's decision to de-recognise him, the matter is between those parties and I can't comment on it.

Mrs A has asked if AXA would pay her the amount it would have paid a recognised specialist, and she will cover the shortfall. I've considered this, but given that AXA made it clear to Mrs A before she had the treatment that Mr W wasn't recognised and his fees wouldn't be covered (and also gave her the option of seeing other specialists whose fees *would* be covered), I see no reason to require AXA to go outside the terms of the policy and pay the amount it would have paid for a recognised specialist.

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 Mrs A to accept or reject my decision before 5 August 2019.

Chantelle Hurn-Ryan
ombudsman