

complaint

Ms C complains that AXA PPP Healthcare Limited won't meet the costs of tests recommended by her consultant.

background

Ms C has a group private health care plan with AXA. In 2016 Ms C's gastroenterologist referred her to a neurovascular consultant (who I'll refer to as "Dr M") in relation to a suspected autonomic dysfunction. Dr M recommended certain tests to be done at a particular hospital. Ms C contacted AXA to cover the costs of these tests under her policy.

AXA explained that Ms C's policy provides for eligible treatment under the care of specialists that it recognises for benefit purposes. Here AXA didn't recognise Dr M and as he was recommending the tests, these wouldn't be covered under the policy. It gave Ms C a list of other relevant consultants which it did recognise.

Ms C wasn't happy with this and brought her complaint to us. One of our investigators looked into this for her but she didn't think these costs were covered. She felt that the policy terms clearly explained that it wouldn't cover treatment or tests recommended by a specialist it didn't recognise. She said that this was a decision AXA was entitled to make and had acted reasonably in providing the details of other consultants that it did recognise.

Ms C disagreed, so the case was passed to me to decide.

my findings

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

Ms C's policy defines a 'specialist' as:

a medical practitioner with particular training in an area of medicine (such as consultant surgeons, consultant anaesthetists and consultant physicians) with full registration under the Medical Acts, who meets our criteria for specialist recognition for benefit purposes, and whom we have told in writing that we currently recognise them as a specialist for benefit purposes in their field of practice.

I think this makes it clear that Ms C's policy only covers eligible treatment by specialists that meet AXA's criteria and which have been told they are recognised for this purpose. Here, it's not in dispute that Dr M isn't recognised by AXA, so I think it's fair that it declined to cover the costs of the tests that Dr M suggested.

Ms C feels strongly that Dr M is the only appropriate specialist who can perform the tests that she needs. She's clearly contacted a number of relevant people in this field and performed a lot of research to show why she thinks this is. It does seem that Dr M performs certain tests that other specialists don't, but I haven't seen anything that to show that it's only Dr M who could provide the treatment she's asked AXA to cover here.

I've considered Ms C's point that AXA should also cover the costs of the tests because these will be provided by a certain hospital, with the cost of the tests paid to this hospital directly. I can see Ms C's logic here, but under the section titled "*What we do not pay for:*" AXA specifically mentions "*Diagnostic tests ordered by anyone other than a specialist.*" As Dr M isn't a specialist as defined by the policy and he ordered these tests – it follows that I think it's fair that AXA has declined to cover them.

I note that AXA has been consistent in telling Ms C that it wouldn't cover the costs of these tests under her policy, from when she first contacted it. I can understand why Ms C wanted to proceed with these tests based on Dr M's advice, but I have to consider that she did so after AXA made clear that it wouldn't be contributing towards the costs of these.

In the situation, the fair thing to do here would have been to advise Ms C of other appropriate specialists that it does recognise under her policy. I can see that it did this shortly after Ms C first made a claim for the tests. So, while I have considered all of Ms C's comments about why she feels these specialists aren't suitably qualified - I think AXA has treated her fairly here.

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 Ms C to accept or reject my decision before 30 June 2018.

James Staples
ombudsman