equipsme

Award-winning company health insurance plans

Equipsme members stories

At Equipsme, we think health insurance should be an option for all UK businesses and their employees. We aim to help businesses of all sizes (including self-employed business owners) take care of their people, cover more of their workforce and employees take care of their health – and their families.

But are we succeeding in making an actual difference in the lives of our members and their families? We think so but don't take our word for it – get it straight from Equipsme customers...

COVER EXCELLENCE AWARDS 2019

Best New Product
2019 Winner

COVER EXCELLENCE AWARDS 2020

Best Group Health
2020 Finalist

Insurance POST THE BRITISH INSURANCE AWARDS 2020

Insurtech Start-up Award
2020 Winner

COVER EXCELLENCE AWARDS 2021

Outstanding Innovation - Health
2021 Highly Commended

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

equipsme

Equipsme back-up helps Sheffield mum get back on her feet

When single parents get ill, there often aren't a lot of good options. And when mum of two Abi Stevens, from Sheffield, was ill for more than a month, she needed some answers fast. With Equipsme's help she managed to get them.

Abi had her first COVID vaccine and got all the usual side effects after a few hours, including the shakes and shivers. But a week later she was one of the very few people unlucky enough to get more unusual side effects... What started as a mild 'spacey' feeling became a serious headache, which got so bad she was unable to work.

Abi eventually called 111, and over several days was sent to an out of hours GP, her own GP, and eventually A&E, where they did blood tests to rule out clotting.

"They were great at A&E, but when they'd established that I wasn't dying, they obviously wanted to get rid of me!" says Abi. "That was fine, but I really wasn't, and I still didn't have any answers. I was also getting worse – and I'd already had nearly two weeks off work. That's when my boss told me it was time to use my Equipsme plan."

"It hadn't occurred to me to use my Equipsme plan," says Abi "but that afternoon I made an appointment with the 24/7 GP for the very next day. They gave me an open referral to a neurologist, and just a few days later I had an appointment at a nearby private hospital. I couldn't believe how easy it was to arrange, or how quick it was."

After seeing the neurologist, Abi was sent for an MRI of her head and spine a few days later, all on her Equipsme plan.

"Having the power to do something about all that felt amazing. I could pick when and where to see someone around the kids and get seen fast. The wait for an MRI on the NHS would have been several weeks, and I was already at the end of my rope."

"One of the good things about seeing an expert was that I got good advice and reassurance about what to do next," says Abi.

"I feel really lucky that I feel better – life is amazing when it doesn't hurt! I'm lucky it wasn't more serious, I'm lucky to have such a sympathetic and supportive workplace - and I'm particularly lucky that I had Equipsme as back-up. It was there exactly when I needed it and did exactly what it was supposed to do. I got help, I got peace of mind, I got back to work – and I got back to being a proper Mum."

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

equipsme

Equipsme GP second opinion catches diabetes diagnosis

When Equipsme member David Miles and his wife Jane noticed their 12 year old son was drinking more and was up in the night needing a wee, they both had diabetes at the back of their minds.

But when they called their local GP, they were told their son was stressed and needed therapy. Worried things still weren't right, David and Jane decided to use their Equipsme plan to call the 24/7 GP service for a second opinion.

"We just knew something wasn't right," says David, "but we didn't really know what to do about it. We didn't want to kick up a fuss at the practice, and we didn't want to just turn up at A&E out of paranoia – having the Equipsme plan meant we had another option."

After a long night of toilet trips, they used the Equipsme App to contact the GP service late on a Friday. They got an appointment first thing the next morning.

"The Equipsme GP explained that ketones were more important than sugar in the urine, and given the symptoms wanted us to get a blood test done ASAP. A blood test was done in A&E and my son was diagnosed with type 1 diabetes on the spot. What's more they said it was lucky we hadn't left it much later, because he could have slipped into a ketoacidosis coma while he slept. He was really quite poorly."

After 3 days in hospital and being transferred to the diabetic team to learn how to manage the blood monitoring and insulin injections he'll now need for life, David's son is back home, and increasingly getting back to normal.

"It's a major thing for a 12-year-old to take on but he's actually doing really well," says David. "I'm really grateful Equipsme was there when we needed it. Things could have been a lot worse. It gave us out of hours back-up and options - which is exactly what private health insurance should be about."

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

equipsme

Too good to be true' - Equipsme helps head of health consultancy back to full health

When David de Wet, Managing Director of health and public sector consultancy EcoVate started getting severe stomach pains, he went to A&E.

They sent him home with instructions to take some paracetamol - but things started to get worse. It turned out David actually had pancreatitis - and thanks to Equipsme he got a super swift diagnosis and treatment at a private hospital.

"I actually ended up in a high dependency unit for 20 days, on a cocktail of antibiotics and fluids," explains David. "My lung collapsed, my other organs were struggling, and I was in a great deal of pain. In fact, pancreatitis is supposed to be some of the worst pain a man can be in – equivalent to labour. Let's just say it made me very, very glad I didn't have to give birth to any of my four kids!"

"Being able to turn to Equipsme when I was frankly desperate was brilliant. It was back-up when I needed it most, and it's been a fantastic service all the way through. Had I not had Equipsme, I'm not certain what the outcome would have been. As it was, I was able to get back on my feet remarkably quickly."

"What I particularly like about Equipsme is that it's not the kind of evil necessity insurance you hope you never have to use. It's about making people feel better and keeping them well, checking their health with the Thriva tests, taking up the physio appointments, using the dental cover, getting the stress support.

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

equipsme

Equipsme helps Holly get her heart heard

When busy marketing consultant and mum of two Holly Pedersen, 40, had a mini stroke, the NHS was there for her immediate care. But faced with a long wait to get to the right cardiologist, Holly was glad to be able to turn to Equipsme.

"The very hardest thing about having a diagnosis is the waiting game. Just having the road map laid out for me was such a relief"

"I was brushing my daughter's hair one morning in the bathroom, and suddenly I couldn't speak," explains Holly. "I looked in the mirror and I appeared vacant, unable to express any emotion or urgency, my body started to feel heavy like I might collapse. It only lasted a few minutes, but it was pretty frightening. My husband phoned 999 and I soon found myself in an ambulance on the way to hospital."

"I couldn't really believe it when they did all the tests told me I'd had a mini stroke. It was such a shock. I'm 40, and I'm fit and healthy I'd been swimming 10km a week and running round after a 4- and 6-year-old!

"The NHS Young Stroke Team took brilliant care of me, and month or so later a heart ultrasound revealed a hole in my heart as the likely cause. The problem was I'd have to wait months to see any consultant to talk about what would happen next. That was just too long for me to sit and worry and put my life on hold."

Fortunately, Holly and her husband had taken out an Equipsme plan a few months earlier for their whole family. Holly had been made redundant from her job and decided to join her husband in their small consultancy Pedersen Plus.

"It felt so much better to know where I was and what the plan was. The very hardest thing about having a diagnosis is the waiting game. Just having the road map laid out for me was such a relief.

Equipsme was there exactly when I needed it. It got me to the right place at the right time, which is exactly what private medical insurance should be there to do. I'm proof that you just never know when you're going to need it. You could be absolutely fighting fit, and then something comes out of left field and takes you completely by surprise. With private medical insurance in your corner, you can be prepared for anything. I'm so pleased we were."

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

equipsme

Equipsme gets Andrew seen by the right people at the right time.

Andrew Simpson was playing football with his son in his back garden when he felt something go in the back of his knee.

As the pain got worse that night, he talked to an Equipsme GP who said he needed to seek medical attention. He called 111, got a call back from a consultant who suspected a DVT - and ended up in A&E 20 minutes later.

His Equipsme plan kicked in to cover an immediate MRI, and the results went through to the NHS team at his local hospital, who called up about treatment options just a couple of hours later.

"I had no idea that the NHS and private medical care could work so seamlessly together," says Andrew. "They're always billed as being in some sort of competition, but that's just not the case. The continuity of care and consistency of attention was just brilliant, and I was passed between teams to get what I needed done as speedily as possible. One of the NHS nurses even told me it helped them, because it got me off their waiting lists, assessed and through to the next stage faster.

"Equipsme really came into its own and I couldn't be more grateful. The same goes for our wonderful NHS. They really were a dream team, and I dread to think what might have happened if they hadn't been so amazing, and so joined up."

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

equipsme

Equipsme works alongside the NHS to help Emma's cancer diagnosis

When Emma, working Mum in her early 50's received a shock diagnosis - confusion and panic started to take over her thoughts.

Getting a straight answer and an idea of the longer-term prognosis was starting to take its toll on her mental health so she turned to Equipsme to see a private specialist consultant. Perhaps they could clarify what was happening?

"In July 2021, I went for a routine mammogram on the NHS and thought nothing about the process until I received a recall letter. My recall experience and trying to find out exactly what was going on was quite a traumatic process. I went from initially thinking that I had breast cancer to being told that it might be blood cancer. After further tests, I was finally told that it was Lymphoma. At this stage my mind was all over the place and I couldn't process it all. Having to wait for a further 4 weeks to be referred to another hospital and speak to a different specialist was too much to cope with.

Luckily, I have the Equipsme plan through my husband's work, so we contacted the Equipsme GP service first. I explained the difficult diagnosis process, confusion around what type of cancer I had and the uncertainty around my future treatment options. I just wanted to speak to someone who could tell me what I was dealing with.

The Equipsme GP was great and provided a referral letter so I could contact AXA Health. They asked me some questions to check if my claim was covered or not and it was, so they authorised a specialist consultation immediately and I was able to see someone privately within 4 days instead of waiting another 4 weeks on the NHS.

The specialist I saw heads up the local NHS Lymphoma unit but also sees patients privately once a week. With the Equipsme plan, I have been able to get support both privately and through the NHS. I've been able to see a specialist consultant and have a CT scan done privately and have blood tests done on the NHS. My longer term treatment will also be done on the NHS, but I've found out what's wrong early and now have a clearer idea of what's going on which is a huge relief."

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

Company information

Equipsme Insurance Services Ltd is a limited company registered in England & Wales with registered number 10674676.

Our registered office

Equipsme Insurance Services Ltd, Third Floor,
1 New Fetter Lane, London, England, EC4A 1AN.

Regulatory information

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.

equipsme.com

Best New Product 2019 Winner

Best Group Health 2020 Finalist

Insurtech Start-up Award 2020 Winner

Outstanding Innovation - Health 2021 Highly Commended