

# equipsme

Award-winning company health insurance plans



## All about our cancer cover

Equipsme plans at levels 1, 2 and 3 include cover up to the point of cancer diagnosis, after which you can get help with questions as you return back into the NHS for treatment. With most cancers, early diagnosis is critical to effective treatment and (according to [NHS England report December 2021](#)) in the NHS 93% of people receive treatment within 31 days following a diagnosis.

Find out more about about our cancer cover...



Best New Product  
2019 Winner



Best Group Health  
2020 Finalist



Insurtech Start-up Award  
2020 Winner



Outstanding Innovation - Health  
2021 Highly Commended

## Equipsme benefits include cover to the point of cancer diagnosis

According to [Cancer Research UK](#) 1 in 2 people will get cancer in their lifetime, and the key to successful treatment and improved survival is [early diagnosis](#).



As an example, [9 out of 10 people](#) diagnosed with bowel cancer at stage 1 of the disease will survive for 5 years or more. Sadly, only 10% of people diagnosed at stage 4 will live for 5 years. The same sort of contrast can be found for most other cancers too. Diagnosing at an early stage, when it isn't too large and hasn't spread, is key.

The problem is that early symptoms can be difficult to spot. By the time someone goes to the GP and the GP rules out other possibilities and makes a referral, cancer has spread. And the waiting times between a GP referral and starting treatment are on the [rise](#).

The more encouraging statistic is that 93% of people receive treatment within 31 days following a [diagnosis](#).

At Equipsme we focus our cancer support on early diagnosis but if cancer is diagnosed our plans do not pay for private treatment. We can help plan holders get a telephone or video appointment with a private GP, and depending on the chosen plan level get fast-track referrals for private diagnosis, see a private specialist/consultant, as well as helpline support with any questions if they have to go back into the NHS for treatment – all designed to help cut the waiting list for diagnosis which can also help speed up access to treatment back in the NHS.

Terms and conditions do apply so if you are interested in an Equipsme plan we do recommend reading our full documentation. If you have any questions on what can be a complicated subject, please feel free to contact us. If necessary, we will seek clarity from our insurance partner, AXA Health.

As the [Commons Health and Social Care Committee's report](#) on cancer services stated, "the single most effective way to improve overall survival rates would be to diagnose more cancers earlier."

## Equipsme cancer FAQs

### What happens when an Equipsme member has cancer symptoms?

If someone has our most popular Equipsme plan, which includes private diagnosis and suspects they may have symptoms that might be cancer, they can take an open referral letter from their NHS GP or the Equipsme GP service and submit a claim to AXA Health. This will then be assessed and if covered, AXA Health can help book an appointment with one of their recognised specialists to investigate the diagnosis further.

When you're worried about cancer, every day waiting to see a specialist counts.

With Equipsme, people can get seen quickly, get answers quickly – and get on the right path as soon as possible. Tests, such as CT and MRI scans, and consultations someone needs to get a diagnosis are included in the diagnosis benefit.

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The consultant, and the specialist cancer nurses on our helpline, can then help answer questions if the patient has to go back into the NHS for their treatment.

### How does the relationship with the NHS work?

Many consultants will work for the NHS, but also practice privately. They're well used to referring private clients back into the public health system. The NHS is brilliant at cancer care, and while the speed with which you can get back into NHS cancer treatment may vary, depending on where you live, we've found that the private and NHS sectors often work seamlessly.

### How do you support people who have cancer?

We've got a great team of specialist cancer nurses who work at the AXA Health cancer & heart helpline. They're there to answer all the questions people forget to ask at their NHS appointments, explain all the jargon and options – and offer emotional support to cancer patients and their families.

Access to the 24/7 nurse helpline includes questions about family members. If you need advice day or night, they are there for you.



**With Equipsme, people can get seen quickly, get answers quickly – and get on the right path as soon as possible.**

## Why don't Equipsme plans include cancer treatment?

The simple answer is the cost. Cancer treatment is very expensive, and that would mean an increase in our premiums and potentially high renewal increases for individual businesses that have big claims. We're committed to keeping our plans as an affordable alternative to traditional Private Medical Insurance.



Equipsme was designed to make private health cover an option for big businesses who want to insure everybody in their workforce – and small businesses who never thought they'd be able to afford it.

We also wanted to focus on the health treatments our customers were most likely to need. The risk of cancer increases with age – [half of all people with cancer in the UK are over 70](#). The average age of Equipsme members is closer to 40, and the most commonly used services are our 24/7 GP access and the treatment of muscle, bone and joint pains that often require physio sessions. By providing health services people really want and really use – plus a route to fast cancer diagnosis – we aim to open up access to private health benefits and health back-up to more people and places that haven't had it before.

Equipsme plans give people 24/7 access to a GP helpline and appointment booking, private physio sessions, a nurse advice line, plus diagnosis and treatment benefit options at a UK-wide AXA Health network of private hospitals. Businesses with employees can also choose to add on dental & optical and stress support benefits.

## Can you promise that prices will stay low because of your cancer exclusion?

We can't guarantee that prices won't increase in future but we've been around since 2018 and have only increased our prices once in four years (correct as at 2022). We have not quoted individual businesses a higher premium at renewal based on their claims alone because we prefer to set prices based on a wider community of customers, to help keep price rises as low as possible.

By contrast, traditional PMI premium rises can be more than 10% each year. Some providers may also increase renewal premiums for the entire workforce if someone from the company has used their plan for cancer treatment. This could make cover unsustainable for a business to keep funding.

More stable pricing also helps maintain more sustainable P11D costs for your team. They too are affected by annual price increases and may ask to be removed from the scheme because it becomes too expensive.

Sustainability is important, especially when businesses are looking at whole of workforce cover, and with Equipsme we have designed our plans to reduce the risk of surprises waiting down the line.



## What if I want full cancer treatment cover?

If you're looking for gold-plated, bells and whistles private medical insurance, Equipsme probably isn't for you. We recommend looking at some of the larger household names or talking to a specialist broker about your requirements.

**But if you're looking for something practical, usable, and affordable – that works for everyone – then you'll find we're pretty unique.**

## Emma's story

"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."



#### 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](https://www.equipsme.com)



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