

Why we exclude cancer treatment

Equipsme health insurance plans include cover up to the point of cancer diagnosis and Check4Cancer pathways, but don't include private cancer treatment. Here's why...

Controlling costs

By excluding cancer treatment, we've removed one of the most expensive and unpredictable elements of PMI.

It's one of the ways we can control costs - so we can offer our plans at a price point that can be cost-effective enough to help cover whole workforces.

Getting an early diagnosis is key

One of the most important elements in successfully dealing with any cancer case is catching it early enough.

If employees have private diagnosis and treatment and the claims team at AXA Health assess their claim as eligible, people can get the tests and scans they need to get through to that diagnosis faster.

Moving people to the NHS

If cancer is confirmed, our members go back to the NHS for treatment. Often they are able to swap to the NHS list of their private consultant, or to a recommended NHS colleague.

Despite its waiting lists, the NHS is still very effective at treating cancer, a process which often involves the kind of multi-disciplinary care best delivered in large public hospitals.

Opening up health insurance to more people

We estimate over 90% of our members are new to private healthcare - and probably didn't think they'd ever have any kind of PMI. We think that what we do and how we do it is widening the footprint of private health, so more people can get more back-up for everyday health issues.

Focussing on practical, early interventions

Removing cancer treatment has allowed us to focus our products on practical, early interventions that help people get answers, support, and ultimately back to work, faster.

Our entry level plan with Stress support EAP can be mapped to the top three causes and 80% of sickness absences (minor illnesses, MSK conditions, and mental health issues). It includes 24/7 GP access, nurse helpline, physio support and preventative health checks. Employees can upgrade to diagnosis for an additional £15 per month or businesses can fund this level outright for just £24 pppm.

Terms and conditions apply

Such as the exclusion of pre-existing conditions for Physiotherapy, Diagnosis and Treatment and the exclusion of cancer treatment. Find out more:

www.equipsme.com/our-health-insurance-plans

Contact us

Speak to your usual BDM contact or email us at brokers@equipsme.com