

United Patients

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August reviews

This month's new products are an interesting bunch, writes technical editor Andy Couchman. Goodfellows offers back to day one MPPI with three months free cover, while JobProtect is a useful add on to help clients get the right job if they become unemployed.

Product of the month is United Patients. By adding a free annual Harley Street healthcheck to its quirky plan, it offers a unique proposition that defies conventional compartmentalisation.

The company

London based United Patients was set up in 1993 as an unincorporated members association. It developed a health cash plan concept that was placed at Lloyd's by its broker at the end of 1994. The plan has been developed since then to its current form.

The product:

The plan is a cross between a health cash plan and a short term hospitalisation and accidental death plan. It has three price bands and includes the following main benefits:

Benefit	Silver	Gold	Platinum
Monthly tax free benefit hospitalisation	£1,200	£1,600	£2,000
Monthly tax free benefit recovering at home	£600	£800	£1,000
Accidental death benefit	-	£25,000	£25,000

The plan pays hospitalisation benefit after just one day, but the at home benefit is only payable after one week in hospital, and pays one day for each two days spent in hospital. Hospitalisation benefit covers hospitals worldwide.

Additional benefits include:

- Paying for a confidential annual health screen at the Medical Express Clinic in Harley Street, London. Clients get a voucher worth £141, which covers a ten test annual health screen (including haematology profile, faecal occult blood test, cholesterol and glucose tests).
- Paying for an amenity bed (with private bath and toilet), where one is available, when the patient has NHS hospitalisation.
- Free hospital waiting list helpline giving advice on waiting lists.
- Free 24/7 Healthline helpline. Covers over 400 medical illnesses and conditions, plus information on recent medical developments and legislative changes.
- Free comprehensive medical library service.
- Free will writing service.
- Free hotel accommodation vouchers. Up to 14 days a year; only meals have to be paid for.
- Free health-related gifts. Supplied as a loyalty measure from time to time.

Pre-existing conditions are excluded. Premiums stop at age 60, when five of the benefits still continue.



Competitiveness and price:

For large groups, premiums range from the equivalent of £2.80 a week for Silver cover for someone aged 18-30 up to £3.50 a week (Silver), £4.55 (Gold) and £5.25 a week (Platinum) for someone aged 45-60. Premiums are higher for individuals e.g. the lowest weekly premium is £5.95 for Silver benefits at age 18-30.

For an extra one off payment of £25, premiums are guaranteed not to rise for as long as membership is maintained.

Literature:

The brochure includes product details and prices.

Commission:

Initial commission is one third of the first year's premium, and renewal commission is also payable.

What they say:

Managing director Warren Brandon said: "With annual premiums as low as £145 to include an annual Harley Street health check, the plan represents the best value in the health insurance industry, as it pays out up to £39,000 a year for hospitalisation and convalescence for less than a fiver a week in premiums. It's a plan that's hard to beat as there is no limit to the length of time the member may be hospitalised."

What we say:

This is quite a quirky plan – it includes the hospital cash element of a health cash plan, along with a recuperation benefit and insurance against accidental death. What makes it interesting though are the additional benefits and especially the new free health screen. This makes the plan a valuable preventative tool and can pretty much pay for itself on that alone.

Would make a useful add-on for many PMI clients too.

Pros and cons:

Pros

- Free annual health check at a Harley Street clinic.
- Potentially very high benefits for long hospitalisation.
- Interesting range of add-ons.

Cons

- Harley Street may not be convenient for everyone.
- Does not include other health cash plan benefits such as dental and optical.
- Not a well-known name for most brokers.

Health Insurance rating: 4 out of 5

product of the month