

Aviva UK Health & Protection

Who are they?

Aviva UK Health & Protection is one arm of the **multinational insurance company**, Aviva. The Division's mission is to create propositions that help its customers to keep well, and to provide value health cover together with practical and financial support in the event that they become unwell or unable to work.

What do they do?

Aviva UK Health & Protection provides Income Protection insurance for more than **3 million** people in the UK, and Private Medical Insurance (PMI) for approximately **900,000 lives**, covering individual consumers, small/medium enterprises (SMEs), and large corporates. The Clinical team's purposes and values include:



'Create legacy' – The Market Development team scans the horizon for **new ideas** which meet a **customer need**. The Propositions team converts the idea into a product. The Clinical team is actively involved in both stages.



'Winning through Claims' – The Clinical team works closely with Claims to answer customers' queries about their medical cover.



'Care more' – Aviva UK H & P aims to continually improve **value of cover** for customers by working **collaboratively** with hospitals to implement the principles of **Value-Based Healthcare**.



Experimental Therapies. The Clinical team reviews specialists' requests to progress patients' care using experimental therapies. This requires careful examination of the individual case and **rigorous critical appraisal** of evidence.



'Never rest' – Representatives from Aviva UK H & P's Clinical, Financial and Legal teams meet monthly to ensure that hospital providers are meeting **Clinical, Financial and Governance standards**.



Terms and Conditions. The T's & C's are regularly reviewed to ensure that they are up to date, correct and appropriate.

Recent work

- This year Aviva UK H & P has launched **'Wellbeing@Aviva'** to help customers track and **improve their overall health and wellbeing** and better manage specific conditions and fitness priorities.
- Aviva UK H & P has successfully rolled-out a **mental-health pilot** for one of its large corporate clients, which promotes **preventative measures** and **early intervention**.