

At a glance

Cancer



Cancer is one of the main health issues people worry about, so we have done our best to make our cover as comprehensive as possible. We offer cover and support at every stage of cancer, even if it becomes untreatable.

With over 60 years' experience, we are the UK's most long-standing health insurer in cancer treatment, so we understand the impact it can have on both lives and businesses. For this reason we try to continually adapt our service to ensure you can benefit from the latest advancements.

2m



Two million people are living with or beyond cancer in the UK¹

More than 1 in 3 people in the UK will develop some form of cancer during their lifetime²



Over 1 in 4 UK deaths are caused by cancer³

21,462⁵

Undergoing active treatment

44,151⁵

Total members claiming

45⁵

There are over 45 trained advisers and experienced nurses in our Specialist Oncology Support Team

3,000⁵

Our Oncology Support Team takes over 3,000 inbound calls per week and makes 750 proactive calls to members and their families

Our approach

Members

We treat the person, not just the cancer. We don't just help you access diagnosis and treatment, we provide a wide range of practical and emotional support services with the aim of making life easier for you and your family.

Employers

Cases of cancer are rising and with new treatment innovations helping more people survive the disease, cancer now accounts for 17%⁴ of our corporate customers' healthcare costs.

As your healthcare partner we will help you try to achieve better outcomes for your employees while managing your business' costs effectively.

¹ Macmillan.org.uk - <http://www.macmillan.org.uk/GetInvolved/Campaigns/Weareaforceforchange/Survivorship/Livingwithorbeyondcancer.aspx>

² Cancer Research UK: http://publications.cancerresearchuk.org/downloads/product/CS_REPORT_INCIDENCE.pdf

³ Cancer Research UK: http://publications.cancerresearchuk.org/downloads/Product/CS_KF_ALLCANCERS.pdf

⁴ Internal Analysis (Bupa/Corporate Groups monthly MI Report for differing claims spend) April 2014

⁵ Internal Bupa Analysis July 2014

Why choose us for cancer cover?

Members

Specialist Oncology Support

We have dedicated nurses and care coordinators who are trained by Macmillan Cancer Support. Our direct telephone line means you will speak to someone with specialist cancer knowledge who understands your condition and treats you as an individual.

Cancer counselling

All cancer patients can benefit from counselling delivered by compassionate, trained counsellors with no need for a GP referral.

Mortality rates can be up to 39% higher in cancer patients with depression⁶. We provide 12 sessions of counselling for members with a cancer diagnosis and also a total of 12 sessions for their family.

Living Well With and Beyond Cancer Survivorship Programme

We offer support during cancer treatment and post-treatment to help cancer patients adjust to life beyond the disease.

Financial support

We help people find ways to get support financially. This is a key concern for many cancer patients and we address it through specialist advisers signposting to appropriate agencies such as Macmillan, along with our NHS Cancer Cash Benefit.

449

During 2013 we supported 449 members through the Living Well With and Beyond Cancer survivorship programme

Employers – Helping to keep costs down for businesses

NHS Cancer Cash Benefit

If a patient prefers to have a procedure on the NHS and receive a cash benefit in place of going to a private hospital or similar, this option is available. This is a key way to manage expenses which benefits them at a time when they need help the most.

Chemotherapy at home

Chemotherapy patients have the option of treatment at home where it is clinically appropriate. This can make a big difference to them and their lifestyle and results in an average saving of £1,000 per patient due to not having to pay VAT on drugs delivered at home.

Treatment Options Service

This service helps patients make informed decisions about the right treatment for them. For example, in the early stages of prostate cancer many patients opt for watchful waiting, preferring not to receive aggressive chemotherapy designed for advanced cancers.

Cost management

Through our focused effort on provider management and effective healthcare management initiatives, we are carefully managing the costs associated with cancer⁷. We have done this while continuing to strive to offer our customers cover for the latest technological developments in drugs and radiotherapy.

Fast diagnosis

Accurate, early diagnosis of cancer is proven to improve patient outcomes. We are working with specialist hospitals and consultants to deliver better quality, rapid access diagnostic clinics. These include: same-day-diagnosis at one of our approved breast care units for members with suspected breast cancer; specialist MRI as the first investigation in men with suspected prostate cancer; and direct from GP referral for CT colonography for members with suspected bowel cancer.

What others say about us

Member case study: Gemma Levine

“I had breast cancer three years ago,” says Gemma, who is 74 and lives in London. “I had two years of treatment, which was all funded by Bupa under my scheme – from the first appointment onward.

The people at Bupa are incredibly helpful, regularly helping me with things such as finding someone to help soothe the lymphoedema. They’re efficient, always want to help you, sound genuinely interested – and they’ve got such lovely voices on the phone.”

Customer feedback: Andy Sayner

In April, routine tests showed that Andy Sayner, 64, had unusually high levels of prostate specific antigen (PSA), which can indicate problems with the prostate. Less than two weeks later the retired business consultant had been seen at The Priory Hospital in Birmingham and, just days before a planned month-long holiday to Florida, he was diagnosed with prostate cancer.

The oncologist, Mr Alan Doherty, had discussed various treatments but recommended open surgery to remove the entire prostate. He advised Andy to take his trip and consider his options.

“Once the diagnosis had been confirmed, I spoke to Bupa’s oncology team,” he recalls. “They couldn’t have been more helpful, talking me through the financial side, and how they would be able to support me throughout my treatment.”

Andy discussed his options with his wife and daughters, ultimately deciding that surgery was the best treatment for him. ‘If I hadn’t had my prostate removed entirely, I think I would have always worried about it,’ he says.

Shortly after returning from holiday, Andy had the operation. He admits he was quite naive about his recovery time. “I didn’t expect to feel sore for so long, so I rang Bupa to discuss it.” His call was one of many taken by the Oncology Support Team. “They reassured me that (the pain) was quite common, but that if I was worried I should go to my GP or consultant. It was good advice. My consultant pointed out that it would take a good six months for things to get back to normal. And slowly, they are. I’m so grateful for all of the support from my family and Bupa and I’m facing the future with optimism.”

Oncology Support Team: Tracy McClelland

“We have a specialist team of nurses and advisers who are on hand to talk about people’s cancer care – from diagnosis to issues they may face after their treatment.

About a quarter of our patients are in the ‘survivorship’ stage, which means they have finished their main treatment. A nurse will tailor our survivorship programme to their concerns; they may need just one call or support for a year. We will talk to them about all kinds of things – from fatigue and sleep problems to questions about a sore scar. They need to know what is normal, what they can manage themselves and what needs to be taken to the doctor.”

How we're here for you

Our promise to you

At Bupa, we believe in keeping our promise, which is why Bupa cancer cover comes with a range of features. So if the unthinkable should happen, you can rest assured you'll receive the best possible care.

No financial or time limits

There are no financial or time limits which means you would not run out of funding for treatment midway through your cancer treatment.

Where cancer is covered as part of your core health insurance, there are no time limits and all your eligible cancer treatment costs are paid in full, when you use a healthcare facility from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits (a fee assured consultant).

Access to proven drugs and treatments

You can benefit from access to new proven breakthrough cancer drugs and treatments, even before they are available on the NHS or approved by NICE.

Support at every stage

From day one, we'll provide cover and support to you and your family, including palliative treatment if your cancer becomes untreatable.

Specialist oncology support team

Our understanding, experienced oncology team can offer vital support through difficult decisions.

Treatment across the country and in your home

You'll have access to our network of cancer specialist centres, hospitals and consultant partners, plus the option of chemotherapy treatment delivered by a specialist nurse in the comfort of your own home if clinically appropriate.

Individual and employee cover

Unlike some insurers, we believe in offering you the same level of cancer cover, whether you have cover as an individual or as an employee of a company.

Specialist advisers

Access to a named specialist nurse or adviser to help manage your care throughout your journey.

Access to trained counsellors

The comfort that you'll have access to a trained counsellor for emotional and psychological support.
