



Learning Outcome	Assessment Criteria	Indicative Content
<p>This PDF document is accessible through screen reader attachments to your web browser and has been designed to be read via the speechify extension available on Chrome. Speechify is a free extension that is available from https://speechify.com/. If for accessibility reasons you require this document in an alternative format, please contact us a ukcentreadministration@cii.co.uk to discuss your needs.</p>		
<p>1 10 questions</p> <p>Understand the structure of the UK healthcare insurance market.</p>	<p>1.1</p> <p>Describe the organisation and function of providers of healthcare products.</p>	<p>1.1.1</p> <p>Provident insurers.</p>
		<p>1.1.2</p> <p>Commercial insurers.</p>
		<p>1.1.3</p> <p>Third party administrators.</p>
		<p>1.1.4</p> <p>Health and dental cash funds.</p>
		<p>1.1.5</p> <p>Reinsurers of healthcare products.</p>
		<p>1.1.6</p> <p>Managing General Agents.</p>
		<p>1.1.7</p> <p>Wellbeing providers.</p>
		<p>1.1.8</p> <p>Other providers of healthcare insurance.</p>
	<p>1.2</p> <p>Describe the basic function and operation of employee healthcare trusts.</p>	<p>1.2.1</p> <p>Purpose of trusts.</p>
		<p>1.2.2</p> <p>Role of trustees.</p>
		<p>1.2.3</p> <p>Stop loss.</p>
		<p>1.2.4</p> <p>Tax differences.</p>
		<p>1.2.5</p> <p>Size of employer.</p>
<p>1.3</p> <p>Describe the organisation of the main distribution channels and marketing methods used in the healthcare insurance market.</p>	<p>1.3.1</p> <p>Market size and structure.</p>	
	<p>1.3.2</p> <p>Individual and group markets.</p>	
	<p>1.3.3</p> <p>Competition in the healthcare market.</p>	
	<p>1.3.4</p> <p>Direct sales methods.</p>	
	<p>1.3.5</p> <p>Intermediated sales methods.</p>	
<p>2 5 questions</p> <p>Understand the key features of healthcare provision in the UK and overseas.</p>	<p>2.1</p> <p>Explain the key features and provisions of the National Health Service and Independent Healthcare Sector in the UK.</p>	<p>2.1.1</p> <p>The purpose of the NHS.</p>
		<p>2.1.2</p> <p>Development and current structure.</p>
		<p>2.1.3</p> <p>Independent healthcare sector.</p>
		<p>2.1.4</p> <p>Cooperation between public and independent sector.</p>
	<p>2.2</p> <p>Describe the key features of global healthcare insurance markets.</p>	<p>2.2.1</p> <p>International comparison in GDP spend.</p>
		<p>2.2.2</p> <p>Models of State healthcare provision.</p>
	<p>2.3</p> <p>Describe the key features of global healthcare trends.</p>	<p>2.3.1</p> <p>Rise in chronic conditions.</p>
		<p>2.3.2</p> <p>Developments in treatments.</p>
		<p>2.3.3</p> <p>Growth in pharmaceuticals.</p>
		<p>2.3.4</p> <p>Medical inflation.</p>
		<p>2.3.5</p> <p>Ageing population.</p>



Learning Outcome		Assessment Criteria		Indicative Content	
3 20 questions	Understand healthcare product types.	3.1	Explain the purpose of medical insurance.	3.1.1	Reasons for individuals purchasing medical insurance.
				3.1.2	Reasons for employers purchasing medical insurance.
		3.2	Describe the scope of medical insurance.	3.2.1	Difference between acute and chronic conditions.
				3.2.2	Difference between elective and emergency treatment.
				3.2.3	Typical policy benefits.
				3.2.4	Hospital networks and banding.
				3.2.5	Consultant networks.
		3.3	Explain the main features of medical insurance products.	3.3.1	Budget policies.
				3.3.2	Mid-range policies.
				3.3.3	Waiting list policies.
				3.3.4	Comprehensive policies.
				3.3.5	Limited benefit policies.
		3.4	Explain the main differences between individual medical insurance and small and medium enterprise group medical insurance.	3.4.1	Policy structure and funding.
				3.4.2	Underwriting and other differences.
		3.5	Explain the main features of corporate medical schemes.	3.5.1	Fully insured schemes.
				3.5.2	Healthcare trusts.
				3.5.3	Flexible benefit schemes.
				3.5.4	Voluntary schemes.
				3.5.5	Affinity schemes.
		3.5.6	Policy funding.		
3.6	Describe the main features of health cash plans.	3.6.1	Main features of health cash plans.		
3.7	Describe the main features of dental insurance and capitation plans.	3.7.1	Main features of dental insurance and capitation plans.		
		3.7.2	Tax differences.		
		3.7.3	Distribution methods.		
3.8	Describe the main features of international medical insurance.	3.8.1	Key differences between UK and international medical insurance policies.		
		3.8.2	Eligibility.		
		3.8.3	International and UK residents.		



Learning Outcome	Assessment Criteria	Indicative Content																														
		<table border="1"> <tr> <td data-bbox="616 252 1187 438">3.9 Describe the main features of wellbeing and occupational health services.</td> <td data-bbox="1187 252 2112 295">3.9.1 Employee assistance programmes.</td> </tr> <tr> <td data-bbox="616 295 1187 335"></td> <td data-bbox="1187 295 2112 335">3.9.2 Occupational health services.</td> </tr> <tr> <td data-bbox="616 335 1187 375"></td> <td data-bbox="1187 335 2112 375">3.9.3 Health screening.</td> </tr> <tr> <td data-bbox="616 375 1187 414"></td> <td data-bbox="1187 375 2112 414">3.9.4 Mental health in the workplace.</td> </tr> <tr> <td data-bbox="616 414 1187 454"></td> <td data-bbox="1187 414 2112 454">3.9.5 Other wellbeing services.</td> </tr> <tr> <td data-bbox="616 454 1187 518">3.10 Describe the medical benefits offered under travel insurance schemes.</td> <td data-bbox="1187 454 2112 486">3.10.1 Medical benefits offered under travel insurance schemes.</td> </tr> <tr> <td data-bbox="616 518 1187 558"></td> <td data-bbox="1187 486 2112 518">3.10.2 The scope of travel insurance schemes.</td> </tr> <tr> <td data-bbox="616 558 1187 774">3.11 Describe the main features of other healthcare insurance products and services.</td> <td data-bbox="1187 558 2112 598">3.11.1 Accident and sickness and unemployment insurances.</td> </tr> <tr> <td data-bbox="616 598 1187 638"></td> <td data-bbox="1187 598 2112 638">3.11.2 Major medical expenses.</td> </tr> <tr> <td data-bbox="616 638 1187 678"></td> <td data-bbox="1187 638 2112 678">3.11.3 Long term care insurance and later life insurance.</td> </tr> <tr> <td data-bbox="616 678 1187 718"></td> <td data-bbox="1187 678 2112 718">3.11.4 Income protection insurance.</td> </tr> <tr> <td data-bbox="616 718 1187 758"></td> <td data-bbox="1187 718 2112 758">3.11.5 Critical illness insurance.</td> </tr> <tr> <td data-bbox="616 758 1187 774"></td> <td data-bbox="1187 758 2112 774">3.11.6 Private GP services.</td> </tr> <tr> <td data-bbox="616 774 1187 790"></td> <td data-bbox="1187 774 2112 790">3.11.7 Waiver of premium benefit.</td> </tr> </table>	3.9 Describe the main features of wellbeing and occupational health services.	3.9.1 Employee assistance programmes.		3.9.2 Occupational health services.		3.9.3 Health screening.		3.9.4 Mental health in the workplace.		3.9.5 Other wellbeing services.	3.10 Describe the medical benefits offered under travel insurance schemes.	3.10.1 Medical benefits offered under travel insurance schemes.		3.10.2 The scope of travel insurance schemes.	3.11 Describe the main features of other healthcare insurance products and services.	3.11.1 Accident and sickness and unemployment insurances.		3.11.2 Major medical expenses.		3.11.3 Long term care insurance and later life insurance.		3.11.4 Income protection insurance.		3.11.5 Critical illness insurance.		3.11.6 Private GP services.		3.11.7 Waiver of premium benefit.		
3.9 Describe the main features of wellbeing and occupational health services.	3.9.1 Employee assistance programmes.																															
	3.9.2 Occupational health services.																															
	3.9.3 Health screening.																															
	3.9.4 Mental health in the workplace.																															
	3.9.5 Other wellbeing services.																															
3.10 Describe the medical benefits offered under travel insurance schemes.	3.10.1 Medical benefits offered under travel insurance schemes.																															
	3.10.2 The scope of travel insurance schemes.																															
3.11 Describe the main features of other healthcare insurance products and services.	3.11.1 Accident and sickness and unemployment insurances.																															
	3.11.2 Major medical expenses.																															
	3.11.3 Long term care insurance and later life insurance.																															
	3.11.4 Income protection insurance.																															
	3.11.5 Critical illness insurance.																															
	3.11.6 Private GP services.																															
	3.11.7 Waiver of premium benefit.																															
4 10 questions	Understand the different roles and responsibilities of intermediaries and providers.	<table border="1"> <tr> <td data-bbox="616 774 1187 1189">4.1 Describe the role and responsibilities of the intermediary.</td> <td data-bbox="1187 774 2112 813">4.1.1 Client fact-finding.</td> </tr> <tr> <td data-bbox="616 813 1187 853"></td> <td data-bbox="1187 813 2112 853">4.1.2 Health questioning.</td> </tr> <tr> <td data-bbox="616 853 1187 893"></td> <td data-bbox="1187 853 2112 893">4.1.3 Obtaining quotations.</td> </tr> <tr> <td data-bbox="616 893 1187 933"></td> <td data-bbox="1187 893 2112 933">4.1.4 Provision of information and advice and placing the risk.</td> </tr> <tr> <td data-bbox="616 933 1187 973"></td> <td data-bbox="1187 933 2112 973">4.1.5 Transferring schemes.</td> </tr> <tr> <td data-bbox="616 973 1187 1013"></td> <td data-bbox="1187 973 2112 1013">4.1.6 The on-going administration of cover.</td> </tr> <tr> <td data-bbox="616 1013 1187 1053"></td> <td data-bbox="1187 1013 2112 1053">4.1.7 Letter of appointment and letters of authority.</td> </tr> <tr> <td data-bbox="616 1053 1187 1093"></td> <td data-bbox="1187 1053 2112 1093">4.1.8 Marketing methods.</td> </tr> <tr> <td data-bbox="616 1093 1187 1133"></td> <td data-bbox="1187 1093 2112 1133">4.1.9 The responsibilities of the intermediary when customers change insurers.</td> </tr> <tr> <td data-bbox="616 1133 1187 1189"></td> <td data-bbox="1187 1133 2112 1189">4.1.10 Provision of information and advice.</td> </tr> <tr> <td data-bbox="616 1189 1187 1228">4.2 Describe the role and responsibilities of the provider.</td> <td data-bbox="1187 1189 2112 1228">4.2.1 Assessing and accepting the risk.</td> </tr> <tr> <td data-bbox="616 1228 1187 1268"></td> <td data-bbox="1187 1228 2112 1268">4.2.2 The on-going administration of cover.</td> </tr> <tr> <td data-bbox="616 1268 1187 1308"></td> <td data-bbox="1187 1268 2112 1308">4.2.3 Explain the features and operation of policy renewals.</td> </tr> <tr> <td data-bbox="616 1308 1187 1348"></td> <td data-bbox="1187 1308 2112 1348">4.2.4 Customer loyalty mechanisms.</td> </tr> <tr> <td data-bbox="616 1348 1187 1415"></td> <td data-bbox="1187 1348 2112 1415">4.2.5 The responsibilities of the provider when policyholders change insurers.</td> </tr> </table>	4.1 Describe the role and responsibilities of the intermediary.	4.1.1 Client fact-finding.		4.1.2 Health questioning.		4.1.3 Obtaining quotations.		4.1.4 Provision of information and advice and placing the risk.		4.1.5 Transferring schemes.		4.1.6 The on-going administration of cover.		4.1.7 Letter of appointment and letters of authority.		4.1.8 Marketing methods.		4.1.9 The responsibilities of the intermediary when customers change insurers.		4.1.10 Provision of information and advice.	4.2 Describe the role and responsibilities of the provider.	4.2.1 Assessing and accepting the risk.		4.2.2 The on-going administration of cover.		4.2.3 Explain the features and operation of policy renewals.		4.2.4 Customer loyalty mechanisms.		4.2.5 The responsibilities of the provider when policyholders change insurers.
4.1 Describe the role and responsibilities of the intermediary.	4.1.1 Client fact-finding.																															
	4.1.2 Health questioning.																															
	4.1.3 Obtaining quotations.																															
	4.1.4 Provision of information and advice and placing the risk.																															
	4.1.5 Transferring schemes.																															
	4.1.6 The on-going administration of cover.																															
	4.1.7 Letter of appointment and letters of authority.																															
	4.1.8 Marketing methods.																															
	4.1.9 The responsibilities of the intermediary when customers change insurers.																															
	4.1.10 Provision of information and advice.																															
4.2 Describe the role and responsibilities of the provider.	4.2.1 Assessing and accepting the risk.																															
	4.2.2 The on-going administration of cover.																															
	4.2.3 Explain the features and operation of policy renewals.																															
	4.2.4 Customer loyalty mechanisms.																															
	4.2.5 The responsibilities of the provider when policyholders change insurers.																															



Learning Outcome		Assessment Criteria		Indicative Content	
5 15 questions	Understand risk assessment, rating and underwriting considerations.	5.1	Describe the main risk considerations and general underwriting principles of private medical insurance.	5.1.1	General exclusions and exceptions.
				5.1.2	Medical conditions and procedures.
				5.1.3	Acute and chronic conditions.
				5.1.4	Cancer.
				5.1.5	Experimental treatments.
				5.1.6	Hospital banding.
				5.1.7	Postcode rating and restricted hospital networks.
				5.1.8	Excess and co-payments.
				5.1.9	The difference between morbidity and mortality.
		5.2	Explain the styles of underwriting.	5.2.1	Moratorium.
				5.2.2	Full medical underwriting.
				5.2.3	Continued personal medical exclusions (CPME).
				5.2.4	Medical history disregarded (MHD).
5.2.5	Premium ratings.				
5.3	Understand the pricing considerations for core healthcare products.	5.3.1	With specific reference to corporate schemes.		
		5.3.2	Small and medium enterprises schemes (SMEs).		
		5.3.3	Voluntary schemes.		
		5.3.4	Individual plans.		
6 5 questions	Know how to apply the principles of risk assessment, rating and underwriting considerations to a given set of circumstances.	6.1	Apply the principles of risk assessment, rating and underwriting considerations to a given set of circumstances.	6.1.1	Apply the principles of risk assessment, rating and underwriting considerations to core healthcare products.



Learning Outcome		Assessment Criteria		Indicative Content	
7 16 questions	Understand the claims function.	7.1	Understand the processes involved in a claim under private medical insurance policies and other core product policies.	7.1.1	Pre-authorisation.
				7.1.2	Case management.
				7.1.3	Managed care.
				7.1.4	Claim settlement.
				7.1.5	Processes specific to health cash plans.
				7.1.6	Processes specific to dental plans.
				7.1.7	Impairment codes and procedure codes.
		7.2	Understand the factors that contribute to healthcare claims costs.	7.2.1	Medical inflation.
				7.2.2	New medical procedures.
				7.2.3	Prevalence of medical conditions.
				7.2.4	Other factors that may contribute to claims costs.
		7.3	Describe the main methods by which claims costs may be controlled.	7.3.1	Managed care.
				7.3.2	Pricing agreements and networks.
				7.3.3	Clinical guidelines.
7.3.4	Open referral.				
7.3.5	Exclusions.				
7.3.6	Excesses and co-payments.				
8 4 questions	Know how to apply the principles of the claims process to a given set of circumstances.	8.1	Apply the principles of the claims process to a given set of circumstances.	8.1.1	Apply the principles of the claims process to core healthcare products.



Learning Outcome		Assessment Criteria		Indicative Content	
9 11 questions	Understanding legal and regulatory considerations.	9.1	Understand the main elements of Financial Conduct Authority regulations.	9.1.1	The role of the FCA.
				9.1.2	Insurance: Conduct of Business sourcebook and the Insurance Distribution Directive.
				9.1.3	Conduct risk.
				9.1.4	The importance of the fair treatment of customers and positive customer outcomes.
				9.1.5	Vulnerable customers.
		9.2	Explain complaints handling and dispute resolution relating to healthcare insurance.	9.2.1	Financial Ombudsman Service.
				9.2.2	Financial Services Compensation Scheme.
				9.2.3	Other methods of dispute resolution.
		9.3	Describe the main features of ABI regulation relating to healthcare insurance.	9.3.1	ABI Statements of Best Practice relating to healthcare insurance products.
				9.3.2	ABI consumer guide to medical insurance.
		9.4	Explain the effect on healthcare insurance of relevant legislation.	9.4.1	The Access to Medical Reports Act 1988.
				9.4.2	Access to Health Records Act 1990.
				9.4.3	Equality Act 2010.
				9.4.4	Data protection legislation.
				9.4.5	Consumer Insurance (Disclosure and Representations) Act 2012.
				9.4.6	Insurance Act 2015.
				9.4.7	Mental Capacity Act 2005.
		9.5	Explain the personal taxation implications for holders of healthcare insurance.	9.5.1	Insurance Premium Tax (IPT).
				9.5.2	Taxation of premiums and benefits.
		9.6	Explain the company taxation implications for corporate purchasers of healthcare insurance.	9.6.1	Corporation tax.
9.6.2	National insurance.				
9.6.3	IPT.				

IF7 Healthcare insurance products 2021



Chartered
Insurance
Institute
Standards. Professionalism. Trust



Learning Outcome		Assessment Criteria		Indicative Content	
10 4 questions	Know how to apply the principles contained within law and regulation to a given set of circumstances.	10.1	Apply the principles contained within law and regulation to a given set of circumstances.	10.1.1	Apply the principles contained within law and regulation in relation to healthcare insurance products.