



How Corpad Employee Benefits Revolutionised a Client's Group Private Medical Insurance



At Corpad Employee Benefits, we understand that the landscape of Private Medical Insurance (PMI) is evolving.

New digital care pathways make it easier for employees to access everyday healthcare, mental health support, and specialist treatment, helping them get the right care when they need it.

Through our consultancy services, we enable organisations to navigate these changes efficiently by reducing costs, improving outcomes, and enhancing employee wellbeing.

Client Background

A valued client of Corpad Employee Benefits operated a Group Private Medical Insurance scheme based on moratorium underwriting.

(A moratorium means that pre-existing conditions are initially excluded but may be covered after a set period without symptoms or treatment — typically two years.)

Following feedback from employees and the client regarding the experience of claims handling, clarity of cover, and the effectiveness of the available 'perks' (such as discounts and rewards), it became clear that a more dynamic and comprehensive solution was needed.

CASE STUDY

Our Approach

Listening and Understanding

We carefully reviewed feedback around challenges in accessing timely care, lack of engagement with reward incentives, and concerns about ongoing conditions being excluded from cover.

Benchmarking and Market Review

We benchmarked the client's existing traditional PMI policy against competitor schemes in their sector and location to highlight opportunities for improvement.

Targeted Negotiation

Rather than simply renewing with the existing provider, we approached multiple insurers in the market and negotiated a move to a Medical History Disregarded (MHD) underwriting basis with a different provider. (MHD means the insurer disregards previous medical history, offering more comprehensive cover and fewer barriers to making a claim.)

Cost Mitigation and Innovation

We tested pricing across the market, leveraging our relationships to secure significant discounts. We ensured the new provider offered enhanced wellbeing support, such as fitness engagement tools, mental health resources, and proactive health monitoring apps, all aimed at promoting prevention and early intervention.



The Outcome

Secured MHD terms

Secured MHD terms for 20 employees at a minimal increase of only £2,804 for the scheme year.

Avoided an alternative increase of £28,428

This increase would have been incurred if the scheme had switched from moratorium to MHD underwriting, whilst remaining with the existing provider.

Enhanced Coverage

Employees no longer have the initial waiting period for coverage for pre-existing conditions and have unrestricted access to mental health services, everyday healthcare, and digital support.

Improved Employee Perception

New and existing employees see the company as an Employer of Choice, with a true commitment to employee wellbeing.

Claims Guarantee

During the scheme transition, the new provider offered a claims guarantee for peace of mind for any members that were mid-claim.

Why This Matters

As health challenges grow, businesses must offer solutions that are **comprehensive, efficient, and proactive**.

Corpad Employee Benefits ensures your business secures the right solution, at the right time, keeping your people happy, healthy, and engaged, while managing costs effectively.

✓ Why Choose Corpad Employee Benefits?

- Tailored healthcare consultancy.
- Benchmark your current PMI offering - Identify better coverage and innovative pathways to care.
- Full market reviews & competitive negotiations - Secure favourable terms, discounts, and enhanced wellbeing propositions
- Access to the latest digital healthcare solutions.
- Focus on preventative health and employee engagement - Future-proof your employee benefits.

Let's Transform Your Health Benefits Together

Contact us today

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