



The Government of Sark

## **Medical and Emergency Services Committee**

**A COMMITTEE OF THE CHIEF PLEAS OF SARK**

**COMMITTEE OFFICE, LA CHASSE MARETTE, SARK GY10 1SF**

Telephone: (01481) 832118 E-mail: [medical.emergency@gov.sark.gg](mailto:medical.emergency@gov.sark.gg)

Medical insurance is expensive and complicated, which is why the Sark Medical Committee have been happy to have Q&A People Matter help to guide us and explore the many medical health insurance companies. It has taken some time to find our way but we believe that AXA PPP have met with us as many of our needs as possible with the Channel Islands Scheme. However, we need to continue with our work to ensure we have the best we can and at the best price we can.

Some insurance companies may be cheaper for a reason: for example you are not protected against a huge rise in next year's premium should you develop a new medical problem. We value information about all medical insurance experiences, whether with AXA-PPP or another company. The purpose is to optimize the Sark Island Plan for the benefit of all who might wish to use it.

Please take a few moments to complete this questionnaire, even if you are insured with a company other than AXA PPP, as it helps us to gain vitally important information in looking to see where improvements can be made for the benefit of the island. Thank you for your time.

PLEASE RETURN COMPLETED FORMS TO:

MEDICAL AND EMERGENCY SERVICES COMMITTEE  
COMMITTEE OFFICE  
LA CHASSE MARETTE  
SARK  
GY10 1SF

**BY WEDNESDAY 4<sup>TH</sup> OCTOBER**

Do you have medical insurance and if so is it ...? <i>Please tick as appropriate</i>		
Yes, I am insured with AXA PPP	Yes, I am insured with another insurer. <i>Please specify insurer</i>	No, I am currently uninsured

		Yes	No	Maybe	Comment
1	I am satisfied with the levels of cover and options that are available through my Insurance provider				
2	With AXA PPP the differences between the levels of cover are clear				
3	I am satisfied with AXA PPP's Insurer's claims process				
4	I always pre-authorise any treatment that I require				
5	I would benefit from having higher excess options? If yes please state the amount				
6	The AXA PPP policy documentation and plan brochures are clear.				
7	The AXA PPP customer online portal is easy to use				
9	I think that AXA PPP (or other named insure) insurance policy offers good value for money				
10	I am satisfied with the customer service that my insurer provides				
11	Having the flexibility to be able to remove the Dental and Optical and Extended Hospitals Cover has made a difference to me by reducing the premiums				
12	Insurance cover for cancer treatment is important to me				
13	The transportation benefits are satisfactory				
14	I chose to stay with the island scheme because I could not get insurance to cover me elsewhere				
15	I would like to see a family cover benefit as an option. This is offered by other insurers but not with AXA PPP				
16	Are you aware how much a Medical Evacuation out of the Channel Islands can cost? If yes please state how much you believe the cost is.				
17	Do you know what you can claim for when visiting a hospital in the UK				
18	I have chosen to stay with another insurer because				
	they were cheaper				
	Better service				
	I have an existing medical exclusion which means I cannot move insurers				

**Your feedback is vitally important to us. If there are other comments/feedback that you have and would like to share with us please do so in the box below:**

**Explanatory notes**

1. Over some considerable time the options and levels of cover have changed and grown, clients now have more choice on their policy with AXA PPP, do you feel happy with the choice offered.

2. Some people have expressed a larger excess would be preferable as it covers them for any serious illness while they may feel able to cover smaller claims (maybe up to £5000) themselves. Others may feel they wish to claim on a policy when needed and are happy to have a smaller excess.

3. Maybe you haven't needed to make a claim but signing in to your own portal and finding out how it works before you need it may make sense.

4. It has been said many times (the cost of medical insurance is too high) unfortunately the cost of medical care is high, you have

a choice and we are interested to hear your opinions

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