



Member Guide Freedom Business Clients



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Who are Key Health?

Key Health are an independent Private Healthcare brokerage who look after the needs of your employer, and their staff. We aim to make sure that your employer can access the best deals on Private Healthcare policies, so that their decisions are always informed. We also offer ongoing support when our clients and their employees need it most.



What is Private Medical Insurance?



Private Medical Insurance (PMI), also known as private healthcare, provides private access to medical care and is paid for by the policyholder, or the company they work for.

Private medical insurance typically covers a range of medical expenses, including hospital stays, surgery, consultations with specialists, and diagnostic tests, often covering a medical episode from beginning to end, but it can also be used as an optional supplement to NHS services.

Having PMI can often lead to shorter waiting times and more personalised care, as well as flexibility when scheduling appointments, and choosing where and when to receive treatment, and by whom.

Some private healthcare plans may offer additional benefits such as dental care, optical care, mental health services, and alternative therapies.

Contacting Freedom



General Enquiries:

0800 999 2013 or 01202 756 350



For Live Chat click here:

[Live Chat](#)



Making A Claim

Warning - it's essential that you authorise your claim before incurring costs as, just like any other insurance policy, exclusions and limitations can sometimes apply to private medical insurance meaning that certain pre-existing conditions, elective procedures, or specific treatments may not be covered, or may only be covered up to a certain financial limit.

[Make a Claim](#)

If you are feeling unwell or have health concerns, please **visit your own GP, or make an appointment with Freedom's Digital GP known as Health Hero**, how to use this service is detailed later in this guide. If the GP wants to refer you to a specialist, please advise them that you would like to use your private medical insurance and request an open referral.

Once you have this you will need to contact Freedom, they will be able to guide you through the pre-authorisation process.

Once Freedom have assessed your claim, they will confirm if the condition is covered and if any limits apply. This is when you can book your appointment with the chosen consultant.

You should contact Freedom again if you need further consultations or tests, or to be admitted to hospital as an inpatient, or day patient in order to ensure the remainder of any claim is authorised.

To contact Freedom regarding a claim, please use the following contact details:

Email:

claims@freedomhealthinsurance.co.uk

Telephone: 01202 283 580

Alternatively, you can visit the Freedom claims support page or their FAQ's page by clicking below:

[Claims Support](#)

[FAQs](#)

Extra Benefits with Freedom



Health Hero

Freedom's Digital GP service:

Health Hero provides 24/7 access to a GP via phone call, or video consultation daily between 8am-10pm. If necessary, the GP can refer you to a specialist, you can access your consultation notes, obtain a private prescription, or use the 'message a doctor' service for quick responses to your medical questions.

To **arrange an appointment** call **0345 222 3706**

Access the **web app** to register or make an appointment visit
www.freedom.gp24.co

More information available on the following link:

Freedom Health

Leaving Your Employer But want to take cover with you?

If you are leaving your employer but you **still want access to private healthcare**, we can help. In some cases people are in the middle of treatment when they leave, or they've had a health change since joining their employers policy and wish to ensure that condition remains covered.

If that sounds like you, **please email admin@keyhealthpartnership.com** with your enquiry and we'll take care of things.

