



MorganAsh quotation portal

Frequently asked questions, for care providers

MorganAsh

Introduction



For many families, providing funds to pay for private care is a complex and difficult challenge. One of the ways to fund long-term care is to purchase a Care-Fees Plan. This helps to pay for the ongoing cost of care for the rest of the care recipient's life.

Insurance companies provide individual quotations, based on the health of each person. Our portal provides secure, efficient collection and processing of the medical data. This facilitates easier provision of quotations for Care-Fees Plans, from multiple providers.

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Frequently asked questions



Why are care providers involved?

Care providers are best placed to provide an up-to-date assessment of the health of each care recipient. Hence you will have been contacted to provide health and lifestyle information for an individual.

What's the benefit to care providers?

Care-Fees Plans guarantee a level of funding for ongoing care, lasting for the rest of an individual's life. This can help avoid the challenge when residents can no longer meet the cost of their care. In most cases, an insurance company pays a monthly sum directly to the care provider. Most care providers benefit from the guaranteed income.

What is a Care-Fees Plan?

A Care-Fees Plan, also called an Immediate Needs Annuity, is a financial product that provides a regular payment for the ongoing cost of care for the rest of an individual's life. This payment is usually made directly to the care provider.

What's the difference between Long-Term Care Plans and Care-Fees Plans?

Different insurance companies use different terms and product names, but they are all basically the same. Examples of different terminology include: Long-Term Care Plans; Lifetime Care Plans; Immediate Care Plans; Deferred Care Plans.

Why is medical information required?

Each insurance company will provide an individual, personalised, quotation. This is based on the health and lifestyle of the care recipient. To do this, insurance companies need to obtain up-to-date information on the medical condition of the recipient.

Frequently asked questions



What is the portal for?

Insurance companies used to send paper forms to care providers. This is not secure – and many cases were 'lost in the post'. To solve these issues, insurance companies collaborated to provide this secure portal. This speeds up data collection, improves data security and makes the whole process far easier for care providers.

Which insurance companies use the portal?

Three out of four insurance companies (JUST, Legal & General and National Friendly) have agreed a standard way to collect this medical information. Currently, Aviva is not using the portal. If you receive a paper request for similar information from Aviva, they have agreed that you can opt to send our tele-interview report to them, saving you having to complete their form. You can download the tele-interview report from your portal – then print it and post it to Aviva.

Why do I have a paper form for Aviva and a telephone interview for other insurers?

At present, Aviva is the only company which does not use the portal. This means that currently, you may receive a paper form from Aviva. You can choose to send the portal's tele-interview report to Aviva, to save having to complete their form by hand. You can download the tele-interview report from the portal – then print it and post it, using the pre-paid envelope Aviva has sent you.

Who is MorganAsh?

MorganAsh collects and manages medical data for the majority of UK life insurance companies, from its office in Cheshire, UK. MorganAsh is authorised and regulated by the FCA. More information can be found at www.morganash.com.

Frequently asked questions



Who agreed to this service?

This service, and the portal used to collect and distribute medical information to insurance companies, was specified and agreed by MorganAsh, JUST, Legal & General and National Friendly.

What is a tele-interview?

A tele-interview is an interview undertaken over the telephone to obtain medical information. It is conducted by a professional, qualified nurse. All of the information is recorded in a bespoke, secure system. Reports are then provided to the participating insurance companies. The interview is quicker and simpler to undertake, and far more secure, than posting paper forms.

Is this portal secure?

Yes – the portal is purpose-built to manage medical data – and then share this with insurance companies. MorganAsh is certified to ISO 27001, the standard for IT security.

How can I get help or talk to someone?

For any enquiries, please contact the MorganAsh team, by e-mail or telephone:

uwadmin@morganash.com

0330 159 8162

Can I complete a paper form?

Yes, if for some reason you cannot undertake a telephone interview, you can complete a paper form and upload this to the portal, or you can e-mail it to MorganAsh at uwadmin@morganash.com.

How do I access the portal?

The portal gives you secure access to just your clients. You will be e-mailed a link, click on the link and then create your own password. The link will expire after 7 days. If you need to refresh this, then e-mail us at uwadmin@morganash.com.

Frequently asked questions



How do I know you have permission to access this data?

We will only contact you if we have explicit consent from the client, or their legal representative, to obtain this information. A copy of this consent is provided on the portal, for you to view.

What about GDPR?

To keep data secure, in accordance with GDPR, we use the secure portal. This is far more secure than posting a paper form.

We obtain explicit consent from the client or their legal representative, to collect this medical data. You can see this, on the consent form which is provided on the portal.

All data is held securely within the United Kingdom. Data is deleted from the portal after one year since the last date of access. Insurance companies will typically store the data for the duration of the policy. Each insurance company has their own privacy procedures.

Who sees the data we provide?

Only MorganAsh and the insurance companies (JUST, Legal & General, National Friendly and Aviva), our employees, or the employees of the insurers' re-insurance parties, will see the information provided. Access to this information is controlled by the insurers' privacy policies, which meet ABI and GDPR regulations. Full details on providing information for insurance can be found in joint BMA/ABI guidelines, published in 2008. Copies are available from their websites: (bma.org.uk/ethics and abi.org.uk).

Can I check the report?

Once the interview is complete, we will provide a copy of the interview report on your secure portal. Please check this and let us know if there are any issues. It will take up to an hour for the report to appear on your portal. You may keep this for your records – and you may use it to post to Aviva.

Frequently asked questions



Who is the best person to do the interview?

Ideally, the person who undertakes the interview should be the person who has a good understanding of the recipient's current care needs, has access to the recipient's medical notes and has suitable authority and credentials to provide accurate details.

Do I need to examine the client before the telephone interview?

No – there is no need to undertake an examination; for preparation, we just ask you to have their medical records to hand.

Do I need to interview the family or their legal representative?

No, there is no need to interview any family member. You can of course inform them that you are undertaking this for insurance purposes. (They will already know, as they have instigated this – typically through a financial adviser.)

I don't understand the finances – does this matter?

No – don't worry, there is no need to understand anything about the finances of Care-Fees Plans. These products are only sold through authorised financial advisers, who are registered with the insurance companies.

Should I undertake the interview if we have limited knowledge and records on the client?

Yes – please partake to the best of your ability.

How can we help?



To get in touch

Phone

0330 159 8162

E-mail

uwadmin@morganash.com

MorganAsh

7 Whitworth Court

Manor Park

Runcorn

WA7 1WA

MorganAsh

