



MedicalsDirect

Immediate Care Plan (ICP) - Application Process for IFAs

Step	Action	Where/How/What
1	Download the latest Care Fees Plan Questionnaire (CFPQ).	This available from the Medicals Direct website (www.medicalsdirectgroup.co.uk) or individually from each insurance provider.
2	Complete the CFPQ and send it to Medicals Direct. Make sure you include any other legal documents as required such as the Lasting Power of Attorney (LPA)	Email or post icpapps@medicalsdirectgroup.co.uk Medicals Direct, 1 st Floor, Hubspace, Devonshire House, Manor Way, Borehamwood. WD6 1QQ
3	Medicals Direct will arrange a tele interview with the Care Home Manager and collect medical reports as required.	Please do encourage your client or their representative to ask their GP to expedite the completion of any requests made of them as quickly as possible.
4	Each provider will underwrite your client a personal quotation with all the relevant documentation.	Please be aware that a provider will only quote once all the relevant reports have been received. Each provider makes different assessments as to what reports are required.
5	If your client wishes to proceed to purchase an annuity after quotation you must complete all the relevant documentation for your chosen provider and return it directly to them <u>not</u> Medicals Direct.	Each insurance provider will have their own requirements; check carefully before you proceed.

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Immediate Care Plan Quotation Process for IFAs

In order to provide you with a personal quotation, each provider requires a medical report from your client's GP, and potentially a Care Manager's Report from their Care Home. The Care Managers report will normally be collected by tele interview.

In order to streamline the process of obtaining these reports the insurance providers have agreed the format of the reports that will be used by GPs and care providers.

The providers have appointed Medicals Direct to collect these medical reports on their behalf and to forward copies of these to them when they are received. The following process has been agreed with Medicals Direct to obtain the reports as quickly as possible:

On receipt of a Care Fees Payment Questionnaire (CFPQ) by Medicals Direct from the IFA:-

Working Day 1

- If received by 3.00pm, CFPQ is processed by Medicals Direct
- If there are any outstanding requirements or missing information, Medicals Direct will contact the adviser immediately
- When the requirements are received, the CFPQ is processed by Medicals Direct within 1 working day
- If there are no outstanding requirements, the relevant medical reports are requested the same day by Medicals Direct, and confirmation of this is sent to the adviser via email.

Working Days 3+

- GP and/or Care Home contacted
- Medicals Direct check that the requests have been received by the GP
- Medicals Direct will make an appointment to interview the Care Manager
- Medicals Direct try to understand when the medical reports are likely to be completed
- Medicals Direct alternate between phoning and emailing to progress the case
- If no response is received after 30 days, Medicals Direct will contact the adviser to confirm this, whilst continuing to try to progress the case with the GP and/or Care Home

On receipt of reports and completion of interviews, reports are sent to providers within 1 working day of completion of the internal Medicals Direct QA process.

Please note, that the providers are unable to underwrite your client until all reports are received, quotations are made and everything officially accepted.

Anything that you can do to encourage the Care Home to respond quickly and accurately is beneficial to a speedy turnaround. We would also ask you to encourage Care Home representatives to keep allotted appointments for interview as much as possible to help expedite the application.