



ICP - Frequently Asked Questions

1. As an Independent Financial Adviser (IFA) where can I obtain a copy of the latest Care Fees Plan Questionnaire (CFPQ)?

A template of the form is available electronically from the Medicals Direct website (www.medicalsdirectgroup.co.uk). It can also be downloaded from each participating insurance provider's website. You must add your company stamp so that it meets your compliance standards for status disclosure, before getting clients to complete it. Alternatively you can personalise the form for your own company by adding a covering sheet with your name and logo. In either case, you are responsible for ensuring that you meet all regulatory requirements. Whatever you do, the body of the form containing the information needed must remain undisturbed and intact. Please note that this form is reviewed and updated on a regular basis and it is essential that you use the most recent copy or you run the risk that your client's application being returned unprocessed.

2. Can I choose which providers I want to offer terms on any particular case?

Yes. The CFPQ contains simple tick boxes and allows you to indicate which providers you would like to offer terms. Each selected provider will then be sent a copy of the completed CFPQ when Medicals Direct receives it from you. To ensure you receive the most competitive offer terms, we would recommend you apply to all providers. As soon as Medicals Direct receives the reports the particular provider requires, an email is sent to all providers stating the reports are available for them to view.

3. Do I need to provide a certified copy of the Enduring Power of Attorney (PoA)?

If your client is acting in a legal capacity for the person needing care, you will need to supply evidence of their authority to act. This would be in the form of a certified copy of one of the following documents:

- the registered Lasting PoA (Property and Financial Affairs)
- the Enduring PoA
- the document that shows your client has been appointed to act as a court appointed deputy for the Court of Protection or has been granted a General PoA (although limited in use)
- the equivalent documentation, such as Continuing PoA, if they live in Scotland.

In order to avoid any delay, please include a copy of all relevant documentation with the CFPQ as Medicals Direct cannot submit the request to the care home or GP surgery without the relevant

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documentation. Missing documentation will result in delays in processing the request for evidence. Please ensure you ONLY send a COPY version, suitably certified by the appropriate authority (the IFA or a Solicitor as these documents will NOT be returned.

Please include email addresses and fax numbers for both the GP and the Care Home. Care Home emails are readily available but many GP surgeries keep email addresses for their patients' use only so because you have access to their patient directly it is easier for you as the IFA to obtain it directly at the time of completing the CFPQ. Again a lack of email address or fax number will delay the evidence gathering process.

4. Who do I send the completed CFPQ to?

You need to send the completed form directly to Medicals Direct. The quickest method for receiving documents is to send them by email to icp@medicalsdirectgroup.co.uk. This is a secure mailbox and documents can only be accessed by the appropriate team. Alternatively you can post them to Medicals Direct, 1st Floor, Hubspace, Devonshire House, Manor way, Borehamwood. WD6 1QQ. Medicals Direct will only send you an acknowledgement if you email the CFPQ and a reference number when they receive the form. At this initial stage you don't need to send anything to any of the providers.

5. What would prevent Medicals Direct from processing the CFPQ?

a) If an incorrect CFPQ has been submitted.

The current CFPQ can be identified by the fact that it has 4 providers on Page 1 and matches the one available on the Medicals Direct website. This confirms all providers that are able to provide quotations and also includes the current declaration and consent.

If a previous version of the CFPQ has been used, we will not be able to process the form. In this case, Medicals Direct will confirm this to you, and will email a copy of the correct form. They will also confirm where you can download the latest version of the CFPQ. Only once Medicals Direct has received the correct and fully completed form, will they process the request.

b) If an incomplete CFPQ has been submitted.

Please ensure you check your application before submitting to Medicals Direct.

Medicals Direct will not be able to process any CFPQ unless the following sections have been fully completed:

- Section 1 - **Personal Details**
- Section 2 - **Product Details & Requirements**
- Section 3 - **GP & Medical Details** including email and fax number wherever possible plus the correct contact details and email for the care home
- Section 5 - **Declaration & Consent** – Please ensure a certified copy of the relevant PoA document is enclosed with the form if this page is signed by a legal representative

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- Section 6 - **Financial Adviser Details** inclusive of all legal representatives signing and dating if the annuitant is not signing and dating themselves

Without the above, Medicals Direct will not be able to process your request. Therefore, please ensure you check your application before submitting it.

To speed the application process please detail correct emails and fax numbers for both the GP and the Care Home.

6. How does Medicals Direct request the medical reports?

The majority of the requests are automatically emailed or faxed to the relevant surgery/care home (where we have fax details), the remainder are sent by post.

7. How does Medicals Direct provide updates on the progress of my request?

Medicals Direct send an email to the chosen providers when the necessary medical report(s) have been returned and when the transcripts of any interviews undertaken are ready to read. They also provide real time updates via a web portal – Meditrak.

8. How long does it generally take to obtain the completed GPR and care home report?

Our experienced call handlers will do their utmost to expedite receipt of the reports by chasing the relevant surgery and care home alternating between telephone calls and emails. The process may be speeded up by asking the person who has been granted PoA by the client or family member to contact the GP directly and ask for the completed report to be returned to Medicals Direct as soon as possible. If a report remains outstanding after the chasing cycle completes Medicals Direct will revert to the providers for authorisation to continue chasing. Experience has shown that on average, GPRs take over 1 month to be returned and CMRs 14 days, although naturally time varies depending on the GP/care home, in some cases considerably. The client or their PoA chasing directly really does make all the difference so please do encourage this. Pressures of work in care homes and within the NHS means that these timescales can vary dramatically.

9. Can a quotation be provided based on the completed CFPQ (before obtaining full reports)?

No. A guaranteed quotation cannot be provided until all of the reports have been received enabling all providers to underwrite the case. If asked the providers may be able to provide an “indicative quote” based on the CFPQ. However, as this is provided without having received full medical information, this illustration cannot be acted upon and may be vastly different from the final quote. Only once the medical information has been gathered can an accurate quotation be provided.

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10. Can Medicals Direct provide completed or blank medical reports to the IFA?

The GPR/Care Home Reports are confidential medical documents collected on behalf of the insurers by Medicals Direct. Under the current data protection laws, neither Medicals Direct nor the providers are allowed to provide copies to an IFA as they contain sensitive medical information about the applicant, unless the applicant has provided specific consent for them to do so. Blank forms are similarly not available for distribution. The GP and/or Care Home as the Data Controller must also give consent to release any report they create.

11. How soon will I receive the offer terms once the reports are received?

Medicals Direct will send a copy of the medical reports electronically to the selected providers within 2 working days of receiving them. The providers will issue offer terms to you as quickly as they can after this. This will normally be within 7-10 working days from the date the providers receive all of the medical reports.