



Rated by Experts

Leading the market in  
clarity and transparency



## Contents

<a href="#">Overview</a>	3
<a href="#">Red Line Criteria</a>	4
<a href="#">Contact Fairer Finance</a>	7

## Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

## Red line criteria

### Red Line 1 – Minimum Excess

A minimum excess of £100 or lower must be offered. Currently all providers in the market offer this as an option.

### Red Line 2 – Maximum number of surgical procedures per year

There must be no limit placed on the number of surgical procedures a patient can have each year. The majority of policies do not have restrictions on this.

### Red Line 3 – Diagnostic tests included

In-patient diagnostic tests must be fully covered. Most policies provide cover for this.

### Red Line 4 – Home nursing care

Any care which requires a home visit by a nurse must be fully covered. Most policies do cover this.

### Red Line 5 – Cost of drugs

The cost of any drugs used for in-patient treatment must be fully covered. Most policies cover this.

### Red Line 6 – Cost of dressings

The cost of any dressings used for in-patient treatment must be fully covered. Most policies do cover this.

### Red Line 7 – Cost of surgical appliances

The cost of any surgical appliances used for in-patient treatment must be fully covered. This includes orthotics and other external devices. This is covered in most policies.

### Red Line 8 – In-patient mental health treatment

At least 28 days of in-patient mental health treatment must be fully covered with no co-share payments or offered as an optional add-on. This is often available as an add on to policies.

### Red Line 9– In-patient scans

In-patient CT, MRI and PET scans must be fully covered. Most policies provide full cover for these.

### Red Line 10 – Radiotherapy

Radiotherapy for cancer treatment must be fully covered. Most policies which include cancer cover or have it as an optional add on include this.

### Red Line 11 – Chemotherapy

Chemotherapy for cancer treatment must be fully covered. Most policies which include cancer cover or have it as an optional add on include this.

### Red Line 12– NHS cancer treatment cash benefit (per day)

A daily cash benefit for having cancer treatment on the NHS must be provided.

### Red Line 13 – Bone strengthening drugs

Bone strengthening drugs for cancer treatment must be covered.

### Red Line 14 – Genetic testing

Genetic testing to determine the best course of treatment for cancer must be included. This does not include genetic testing to determine a patient's risk of developing cancer in the future.

### Red Line 15 – Monitoring

Monitoring following treatment for cancer must be included.

### Red Line 16 – Out-patient scans

Out-patient CTI, MRI and PET scans must be covered both before and after in-patient treatment.

### Red Line 17 – Out-patient physiotherapy

Some level of out-patient physiotherapy must be covered or offered as an optional add-on.

### Red Line 18 – Out-patient mental health treatment

Some level of out-patient mental health treatment must be covered or offered as an optional add-on.

### Red Line 19 – Video/telephone consultations with a GP

Unlimited telephone and video consultations with a GP must be available. Some providers restrict the number of consultations but unlimited access should be offered.

### Red Line 20 – Parental accommodation cover limit for relative/close friend (per day)

A benefit for at least one parent to stay in overnight accommodation while their child is in hospital must be provided.

### Red Line 21 – NHS in-patient wait option

The policy must not include an NHS in-patient wait option where the customer must use the NHS if it can deliver the treatment within a certain number of weeks. Typically 6 or 4.

### Red Line 22 – Restricted hospitals list

The customer must not be forced into a restricted hospital list and the customer should have the choice of multiple hospital lists. The customer must also have full coverage of the policy at the hospitals chosen.

## Contact Fairer Finance

**James Daley**

Managing Director

**Oliver Crawford**

Head of Research

[corporate@fairerfinance.com](mailto:corporate@fairerfinance.com)