



AXA – How to make a claim



How to make a claim

You'll need a GP referral before you can use your AXA Health membership to see a specialist, but you can request with AXA direct for physio or chiropractor treatment. You can use your own GP, or the [AXA Health online GP service](#) to get this. If you see your own GP, remember to tell them you have AXA Health membership and they'll be able to refer you if necessary.

There are two types of GP referral

1. It's easier and quicker to ask for an '**Open referral**' – this will mean AXA can help you find a specialist. Most of the time, they can also book your appointment too.
2. If the GP recommends a particular specialist, this is a '**Named referral**'. If the GP gives you a named referral, get in touch with AXA before arranging any visits, so AXA can check your membership covers that specialist and request that they cover the specified treatment and consultant. Then you won't get any unexpected expenses. The claims telephone number is 0800 364 524.

Making sure your membership covers your treatment

You will need to upload a referral letter to AXA for them check your membership can cover your treatment. The easiest way to do this is to log in to your [online account](#), click on the 'Make a claim' button from your homepage or 'My claims'. Then select 'Authorise a treatment or appointment'. Or you can call AXA on 0800 302 9133. They are available between 8am to 8pm Monday to Friday, or 9am to 5pm on Saturdays.

If you have an open referral

AXA will check that you are covered and find you a specialist. They will then book an appointment for you and provide you with an authorisation number to give to your specialist. If you start your claim from your [online account](#), you will receive your authorisation number in your online account inbox. If you call them, they will give you this over the phone. To note – they may suggest 3 or 4 specialists that aren't local to you but if you give them a call and provide the specialists details, they can check as to whether they accept AXA patients – most of them do! You will need to quote the AXA authorisation number when you go for your treatment.

If you have a named referral

AXA will check your specialist is covered and provide you with an authorisation number to give to your specialist. If you start your claim from your online account, you will receive your authorisation number in your online account inbox. If you call them, they will give you this over the phone.

What to expect at your appointment

- Take your **membership number** with you – you can find this on your online account, your membership documents, or on a recent email from AXA.
- Take your **claim authorisation number**, which they'll give you when you get in touch. If you started your claim from your online account, you will receive your authorisation number in your online account inbox. If you called them, they will give you this over the phone.
- You'll also need a **debit or credit card**. The hospital (if applicable) will scan this as part of booking you in – they won't take any payment from it up front.
- Finally, if you have your **GP's referral letter**, take that with you too.

If your specialist recommends any further tests or treatment, please get in touch with AXA before you go ahead and book. Call the claims phone number to check whether your membership covers it. If it does, they'll give you a new authorisation number to give to your specialist.

If you'd like help understanding your diagnosis or treatment, you can call their [24/7 health support line](#) on [0800 003 004](#).

Each year there is cover for 10 sessions of physiotherapy and chiropractor care which the AXA muscular team can refer you to an AXA approved specialist in your area for non-reoccurring treatment.

How AXA pay for treatment

AXA normally pay the specialist or hospital directly. If you need to pay anything, such as an excess or similar payment, they'll let you know. If you've already paid anything, they should pay you back for everything your membership covers.

There may be times when you need to pay towards your treatment. [More about When we ask you to pay towards treatment.](#)