Healthcare insurance products

Objective

To provide knowledge and understanding of the fundamental principles and practices relating to healthcare insurance.

Summary of learning outcomes		Number of questions in the examination*
1.	Understand the structure of the UK healthcare insurance market	10
2.	Understand the key features of healthcare provision in the UK and overseas	5
3.	Understand healthcare product types	20
4.	Understand the different roles and responsibilities of intermediaries and providers.	10
5.	Understand risk assessment, rating and underwriting considerations.	15
6.	Know how to apply the principles of risk assessment, rating and underwriting considerations to a given set of circumstances.	5
7.	Understand the claims function.	16
8.	Know how to apply the principles of the claims process to a given set of circumstances.	4
9.	Understand legal and regulatory considerations.	11
10.	Know how to apply the principles contained within law and regulation to a given set of circumstances.	4

* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

Important notes

- Method of assessment: 100 multiple choice questions (MCQs). 2 hours are allowed for this examination.
- This syllabus will be examined from 1 January 2026 to 31 December 2026.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us on online.exams@cii.co.uk to discuss your needs.

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1. Understand the structure of the UK healthcare insurance market

1.1 Describe the organisation and function of providers of healthcare insurance products.

1.2 Describe the basic function and operation of employee healthcare trusts.

1.3 Describe the organisation and main distribution channels and marketing methods used in the healthcare insurance market

2. Understand the key features of healthcare provision in the UK and overseas

2.1 Explain the key features and provisions of the National Health Service (NHS) and Independent Healthcare Sector in the UK.

2.2 Describe the key features of global healthcare markets.

2.3 Describe the key features of global healthcare trends.

3. Understand healthcare product types

3.1 Explain the purpose of medical insurance.

3.2 Describe the scope of medical insurance.

3.3 Explain the main features of medical insurance products.

3.4 Explain the main differences between individual medical insurance and Small and Medium Enterprises group medical insurance.

3.5 Explain the main features of corporate medical schemes.

3.6 Describe the main features of health cash plans.

3.7 Describe the main features of dental insurance and capitation plans.

3.8 Describe the main features of international medical insurance.

3.9 Describe the main features of well-being and occupational health services.

3.10 Describe the medical benefits offered under travel insurance schemes.

3.11 Describe the main features of other healthcare insurance products and services.

4. Understand the different roles and responsibilities of intermediaries and providers.

4.1 Describe the role and responsibilities of the intermediary.

4.2 Describe the role and responsibilities of the provider.

5. Understand risk assessment, rating and underwriting considerations.

5.1 Describe the main risk considerations and general underwriting principles of private medical insurance.

5.2 Explain the styles of underwriting.

5.3 Understand the pricing considerations for core healthcare products.

6. Know how to apply the principles of risk assessment, rating and underwriting considerations to a given set of circumstances.

6.1 Apply the principles of risk assessment, rating and underwriting considerations to a given set of circumstances.

7. Understand the claims function.

7.1 Understand the processes involved in a claim under private medical insurance policies and other core product policies.

7.2 Understand factors that contribute to healthcare claims costs.

7.3 Describe the main methods by which claims costs may be controlled.

8. Know how to apply the principles of the claims process to a given set of circumstances.

8.1 Apply the principles of the claims process to a given set of circumstances.

9. Understand legal and regulatory considerations.

9.1 Understand the main elements of the Financial Conduct Authority (FCA) regulations.

9.2 Explain complaints handling and dispute resolution relating to healthcare insurance.

9.3 Describe the main features of the Association of British Insurers (ABI) regulation relating to healthcare insurance.

9.4 Explain the effect on healthcare insurance of relevant legislation.

9.5 Explain the personal taxation implications for holders of healthcare insurance.

9.6 Explain the company taxation implications for corporate purchasers of healthcare insurance.

10. Know how to apply the principles contained within law and regulation to a given set of circumstances.

10.1 Apply the principles contained within law and regulation to a given set of circumstances.

Additional resources

The following resources may assist you with your studies.

Note: The examination will test the syllabus alone.

Supporting information for the syllabus can be found on the unit page via the CII website. The resources found here: *www.cii.co.uk/learning* will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

Additional reading material can also be found referenced in an appendix within the study text.

Learning support

Healthcare insurance products London: CII. Study text IF7.

E-Learn, Key Facts Booklet and Knowledge Checker are included with Enrolment plus (excluding Video Revision), or available at an additional cost (delivered via RevisionMate)

Assessment information

Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:

1. Visit *www.cii.co.uk/qualifications*
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

Examination guide

The examination guide is available on the unit page via the CII website.

If you have a current study text enrolment, the current examination guide is included and is accessible via **RevisionMate** (*ciigroup.org/login*). Details of how to access RevisionMate are on the first page of your study text.

It is recommended that you study from the most recent versions of the examination guide.

Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: *www.cii.co.uk/learning/qualifications/assessment-information*