

## **Frequently Asked Questions – UPDATED June 2019**

### **1. Where can I obtain a copy of the latest Care Fees Plan Questionnaire (CFPQ)?**

A template of the form is available electronically from the MDG website ([www.medicalsdirectgroup.co.uk/our-services/immediate-care-plan/](http://www.medicalsdirectgroup.co.uk/our-services/immediate-care-plan/)). It can also be downloaded from each 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. However, 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 may be 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 MDG receives it from you. To ensure you receive the most competitive offer terms, we would recommend you apply to all providers.

As soon as MDG receives the medical reports, 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 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 Power of Attorney (Property and Financial affairs)
- the Enduring Power of Attorney
- 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 Power of Attorney (although limited in use)
- the equivalent documentation, such as Continuing Power of Attorney, if they live in Scotland.

In order to avoid any delay, please include a copy of all relevant documentation with the CFPQ as MDG cannot submit the request to the care home or surgery without the relevant documentation. Otherwise, this will result in delays in processing your application.

**Please ensure you ONLY send a COPY(ies), suitably certified by the appropriate authority (the IFA or a solicitor as these documents will NOT be returned.**

#### 4. Who do I send the completed CFPQ to?

You need to send the completed form directly to MDG.

**The quickest method for receiving documents is** to send them by email to [icpapps@medicalsdirectgroup.co.uk](mailto:icpapps@medicalsdirectgroup.co.uk)

This is a secure **mailbox** and documents can only be accessed by **the GPR team**.

Alternatively you can fax them to 0844 443 5234 or them post to MDG, Premiere House, 5th Floor, Elstree Way, Borehamwood, Hertfordshire, WD6 1JH.

MDG will send you an acknowledgement 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 MDG from processing the CFPQ?

a) If an incorrect CFPQ has been submitted.

The current CFPQ can be identified by the fact that it has 2 providers on Page 1 and is dated November 2018. This confirms both 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 may not be able to process the form. In this case, MDG 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 MDG 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 MDG.

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

- Section 1 - Personal Details (Page 2)
- Section 2 - Product Details & Requirements (Page 4)
- Section 3 - GP & Medical Details (Page 6)
- Section 5 - Declaration & Consent (Page 9) – Please ensure a certified copy of the relevant POA document is enclosed with the form if this page is signed by a legal representative
- Section 6 - Financial Adviser Details (Page 14) inclusive of all legal representatives signing and dating if the annuitant is not signing and dating themselves

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

#### 6. How do MDG request the medical reports?

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

#### 7. How do MDG provide updates on the progress of my request?

MDG send an email to providers when the necessary medical report(s) have been returned, and also provide real time updates via a web portal – Meditrak. To request access to Meditrak yourself, please contact the GPR department on 0845 108 0445.

## **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 on a weekly basis alternating between telephone calls and letters chasing over up to 60 days. The process may be speeded up by asking the person who has been granted Power of Attorney by the client or family member to contact the GP directly and ask for the completed report to be returned to MDG as soon as possible.

If a report remains outstanding after 60 days, an administrator will contact you with an update and ask for support.

Experience has shown that on average, GPRs take 24 days to be returned and CMRs 21 days, although naturally time varies depending on the GP/Care Home, in some cases considerably.

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

No. A guaranteed quotation cannot be provided until all of the medical reports have been received enabling all providers to underwrite the case.

If asked, Just and Aviva can 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.

## **10. Can MDG 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 MDG. Under the current data protection laws, neither MDG 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. Blank forms are similarly not available for distribution.

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

MDG will send a copy of the medical reports electronically to the selected providers within one working day of receiving them. The providers will issue offer terms to you as quickly as they can after this.

This will normally be within 6 working days from the date the providers receive all of the medical reports.