



1. *How is Bupa responding to COVID-19?*

The spread of COVID-19 is deeply concerning for people, governments and organisations everywhere. At its heart, this public health emergency is a human emergency. It affects us all and we must face it together, as one society. Playing our part in the government and public health response is Bupa's priority.

Across the world our people are working as hard as possible to ensure they can continue to provide the high standards of care and services our customers expect. In managing our response, we have a simple, single-minded mantra, which is to focus on the welfare of people.

2. *What role are your different health insurance and provision businesses playing?*

The impacts of COVID-19 are specific to each country's public health situation and system, and Bupa has differing services, capabilities and 'footprints' in each country. The actions we are taking across Bupa include:

- In **health insurance**, we are providing information and support, and responding to customers' needs. We are providing individuals and organisations with health and wellbeing advice and services. We have expanded the range of telehealth and digital services available such as **virtual GP and remote consultations**. We are also ensuring that we are supporting our health insurance customers through targeted actions in different countries. These include actions such as expanding cover to account for COVID-19 and supporting customers who are experiencing financial hardship.
- Where we have them, our **hospitals** are part of the public health efforts to care for patients with COVID-19 and to treat medical emergencies. For example, [in Spain](#) we doubled the number of our ICU beds available by creating two 'field hospitals' in Madrid to support the public system). In the UK, our only hospital, the Cromwell Hospital, is providing NHS services as a hub for cancer as well as treating people with COVID-19. We are part of the public health efforts to track and contain COVID-19 in some countries, carrying out **testing** for the local authorities in our hospitals and clinics.
- In the UK, Spain, Australia, and New Zealand, we have **aged care homes and villages** where we continue to care for the welfare of residents. Our priority is keeping them, and our staff safe, while maintaining a positive and caring environment in each home. We are [following guidance](#) on use of personal protective equipment (PPE). In line with public health requirements, we introduced restrictions to non-urgent visitors (although in [Australia](#) we have just announced that we will relax such restrictions). We have introduced 'Virtual Visits' to enable residents and families to stay in touch via videolink and other means. We are ensuring a range of activities are carried out to ensure life in the homes continues to be rewarding and fun for the residents.
- We have taken a range of measures for **our people**. For those in roles at the frontline of health and care, ensuring their safety is a non-negotiable, and we are also supporting their wellbeing. We swiftly enacted remote working for the majority of office-based roles and have closed some health services (such as dental clinics) in line with government requirements. Where our people can put their skills to work in different ways, we are helping them to do so. For example, a number of doctors and other clinicians have been redeployed to work on public helplines, in our telehealth services, or in other ways. Many people are volunteering and working in new ways. We are providing access to health and



wellbeing support for all employees at a very difficult and troubling time for them and their families.

- We are engaging with **local and national community partners** to support their work, including through our existing charitable Foundations and through volunteering by our people. We have established a Healthy Communities Fund which is being directed towards mitigating the impact of COVID-19 with a particular focus on mental health. As well as cash we are looking at ways to use the skills and energy of our people, for example providing wellbeing tools and resources for teachers and young people.

3. How is Bupa assisting national/local health authorities with their response?

- Playing our part in the government and public health response is Bupa's priority. Health authorities across the world are working to bring the pandemic under control. While COVID-19 is a global pandemic, its impacts are highly localised and specific to each country. Bupa also has differing services, capabilities and 'footprints' across the world.
- Our teams are in close contact with national and regional health authorities in the countries in which we operate to ensure we support their management of the public health emergency in that country. We will provide what support we can, as requested by the authorities, to assist them in managing the public health response to support the whole of society.

4. Can you give some examples of the special actions Bupa has taken in different countries?

- **In Spain**, our hospitals have worked with the Ministry of Health and our clinical staff have been part of the national effort to fight the pandemic.
- **In the UK**, the Cromwell Hospital is an NHS hub for cancer in London. We are one of the providers of NHS emergency dental care. We have deployed our clinical and customer service staff and capabilities to support NHS 111.
- **In Australia**, we have established a hardship relief package for health insurance customers, and expanded access to telehealth services.
- **In Hong Kong**, we have supported the public health system with testing in our clinics.
- **In Chile**, our hospitals are coordinating with the government and health authorities to provide capacity where needed.

5. How is Bupa supporting its customers in relation to COVID-19?

- In managing our response, we have a simple, single-minded mantra, which is to focus on the welfare of people.
- While COVID-19 is a global pandemic, its impacts are highly localised and specific to the public situation and particular health systems of each country. This means that the support we are offering customers is different in each of our markets. The actions we are taking across Bupa include:



- For health insurance customers we are providing information and support, expanding telephone and video consultations with nurses, GPs, physios and consultants, mental health support services and access to helplines. We recognise the financial pressure our customers are under and have introduced targeted measures in different countries. In the UK we have committed to passing back to our health insurance customers any exceptional financial benefit arising as a result of non-urgent hospital procedures in private hospitals being postponed. In Australia we have waived planned premium increases for 6 months and launched a AUS \$50m assistance scheme for customers experiencing financial hardship. In Spain we are offering discounts for health insurance customers who need it.
- Where we have hospitals, we are working with the public health system to test and care for COVID-19 patients according to the local requirements. We are also continuing to provide urgent procedures, for example the Bupa Cromwell Hospital is acting as a London hub for cancer.
- Some clinics are supporting public health activities, for example through COVID-19 testing under the direction of public health authorities. Some are closed as part of the general lockdown. Where possible, many of our clinicians are redeployed or volunteering, for example in the UK many of our GPs are working on the NHS 111 helpline.
- Non-urgent provision is largely being serviced through telehealth facilities, in line with local public health requirements. We have increased access to these services.
- Where we have aged care villages and homes, we are supporting and caring for residents and their loved ones. We have put additional safety measures in place and are working to help residents stay connected to their families through 'virtual visits' and other means.

6. What is Bupa offering insurance customers who may only be able to use limited benefits under the policies due to restrictions on elective surgery and the impact of lockdowns? How is Bupa making sure its products provide value for money?

- We understand that customers are concerned that there are practical restrictions on accessing consultations and treatment in private hospitals, but there are other health insurance benefits that remain available. Virtual GP services, mental health support and (for corporates) employee assistance services can also help, particularly at this uncertain time. In the UK, we also offer direct access for customers with concerns about bowel, breast and other cancers so they don't have to go to a GP first. We can guide them to where they can get video consultations with appropriately skilled consultants and diagnostic tests.
- We appreciate that customers will be concerned about existing or new health issues which are not caused by COVID-19. Health insurance is there for other needs - cardiac, cancer, rehabilitation, or many of the other areas, e.g. dental/optical, that are covered. So, maintaining cover remains important for when it does become possible to have greater access to treatment after lockdowns end or when they are reduced.
- There are a number of ways in which our insurance businesses in our key markets are providing value to customers through the current crisis. **In Spain**, we have expanded our



video consultation services for medical appointments and made them available to all our health insurance customers. We are using our online virtual assistant to answer questions on the latest situation in Spain, risk factors for the disease and how to avoid contagion. **In the UK**, our health insurance business is funding telephone and video consultations for all recognised consultants and extending digital GP services to all our customers. **In Hong Kong** we are providing 'Ask the doctor' sessions for our corporate clients to consult our medical professionals virtually. **Bupa Arabia** has established a COVID-19 hotline for customers, where customers can talk directly to doctors about their concerns and is delivering medicines for customers with chronic diseases directly to their home. **In Australia**, we have expanded telehealth cover for a range of services including psychology, physiotherapy, counselling, occupational therapy, speech pathology and dietetics.

7. *How has it affected Bupa's people?*

- We are immensely proud of the way our people are responding. Across Bupa, committed and dedicated people are partnering with the public health systems and playing our part.
- Healthcare workers and care providers are at the forefront of this crisis. Over half of the people Bupa employs are in these types of roles, and we work in partnership with many more in the public and private sector. They are our first concern and priority. Those working in frontline clinical and care roles and in customer service are responding with a strong sense of commitment and pride in an incredibly challenging environment.
- Those who work in 'back office' roles – such as people services, technology and resilience – have rallied to ensure they provide a backbone of support. We swiftly enacted working from home capabilities where possible.
- As well as providing support to any of our people who are directly or indirectly affected, we have been providing regular communications across the whole of Bupa since COVID-19 first emerged as a public health issue, raising awareness of the public health advice.

8. *How is Bupa's response to COVID-19 being organised?*

- Right across Bupa, our teams are fully engaged in supporting the public response. As our top priority, our response is co-ordinated at a global level by our Bupa Executive Team, with each business also having local crisis and now response management teams in place, supported by specialists from across Bupa.
- As a healthcare company, we have been led by the science and public health advice, taking account of local government positions in countries around the world, as well as the views of organisations such as the WHO. From the start, we began restricting travel, providing health advice and setting safety requirements. We also began planning for a potential escalation, although clearly could not have anticipated the extent of the eventual impact. Throughout, we have been closely monitoring and following the advice of both local and international public health experts.
- While COVID-19 is a global pandemic, its impacts are highly localised and specific to the public situation and health systems of each country. Our businesses are in regular contact with national and regional health authorities in the countries in which we operate, to ensure we support their efforts to manage the public health response.



- Bupa has differing services, capabilities and 'footprints' in each country, but our global footprint has meant that we can share insights so that our operations in countries with fewer cases (like Australia, New Zealand and Chile) can learn from the countries where COVID-19 impacted earlier (like mainland China and Hong Kong SAR). As the situation is continuing to evolve rapidly, we'll continue to share this across the Group.

9. *Where is Bupa most seeing the impact?*

- As a health crisis, clearly the most important impact we're seeing is on people – our customers and staff, particularly those who work on the frontline.
- In terms of operations it varies according to each country's health system and the type of services provided. Where we have them, our hospitals, clinics and care homes are working with governments and authorities supporting the public health response. This includes testing and treating patients and caring for people directly affected. Some services are closed due to government restrictions. In health insurance, we are seeing heightened call volumes and we are providing information and support to people. We already see that mental health and wellbeing will be a longer-term impact of COVID-19 and we're looking at way of how we can help our customers and staff deal with this.

10. *Is Bupa well-equipped to deal with this in terms of medical supplies such as face masks and other protective equipment (PPE)?*

- To some extent our global footprint has helped us in preparing for and managing this. Although there are supply chain challenges across the world, we have been working very hard to manage them, and are also working with governments and local authorities, who are often coordinating stocks. Ensuring our teams have sufficient supply is a non-negotiable for us and we have been closely following the guidance of the local authorities to ensure we keep our customers and staff safe.