

## British Friendly Virtual Nurse Screening FAQs

For External and Internal Use

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**This document was produced on 20th April 2020.**

### **Can British Friendly underwrite applicants if a nurse screening is required?**

In many cases, yes. Working in partnership with Square Health, we are able to arrange Virtual Nurse Screenings wherever possible to help your clients get cover during this difficult time. This new process was introduced on 20<sup>th</sup> April 2020.

### **Can every 'physical' nurse screening be replaced by a 'virtual' one?**

No. Unfortunately, there will be some instances where we will not be able to, for example where a urinalysis is required. Square Health are currently working on a means to include a urinalysis as part of the virtual screening experience, so we'll confirm if/when this position changes.

Where blood pressure readings are required, we will be able to request a virtual screening IF the applicant has a blood pressure monitor at home that can provide the necessary readings for the nurse.

### **If blood pressure readings are required as part of the screening, what's the process?**

We will contact the intermediary to explain a screening is required and ask them to find out if the applicant has a blood pressure monitor at home. Once we get clarification that they do, we will instruct Square Health to proceed with the screening arrangements.

If the applicant does not have a monitor at home, we will not be able to proceed with the application until physical screenings can resume.

### **Will BFS be offering Virtual Screenings to clients in the pipeline who could not progress previously due to the withdrawal of physical screenings?**

Yes, subject to the limitations outlined above. We will contact the relevant intermediaries about all pipeline clients affected where we can now offer a virtual screening as an alternative.

### **What's the process for a virtual screening?**

- Your client will be sent a test pack by Square Health for the blood test. Once your client receives the test pack they should contact Square Health to book a video interview with one of their medical examiners
- The interview involves the medical examiner asking a number of questions and will advise the applicant on how to self-administer the blood test. In addition, the examiner will observe the life assured take waist and hip measurements
- The applicant then needs to post the sample to the laboratory in the pre-paid envelope provided by Square Health in the pack
- Square Health will share the results with British Friendly as soon as possible so that underwriting can proceed

### **Will a virtual screening ever be requested in place of a GPR?**

If a GPR cannot be obtained, we will consider other options and a virtual screening may be a possible alternative. We will do all we can to help applicants get cover during this time but unfortunately there will be some instances where only a GPR can provide the information needed which means an application cannot progress until a GPR becomes available.

### **Can virtual screenings be used to help process claims?**

We will consider every option possible to help pay claims. Where we can, we will use these screenings as an alternative to requesting a report from the GP, but unfortunately in many cases, a virtual screening will not provide the information we will need to assess a claim.