



**Small business health insurance.
Better for business**



Bupa Guided Care

Guided Care is a fast, simple option for access to healthcare at a lower price, without compromising on quality of care.

From 1 August 2023

Giving you access to more affordable care

With Guided Care, members have access to healthcare facilities from our participating facility network and need to follow our Open Referral service to access consultants, tests and treatment. Please note, the Open Referral service doesn't apply to children aged 17 or under.

What does this mean for members?



Choice

Members are always in control. We make it super simple by offering them a shortlist of consultants in our Open Referral network to choose from.



Quality

All consultants in our Open Referral network offer care in line with medical best practice, a high standard of customer service and manage the total cost of their care.



Value

We carefully choose Open Referral network consultants based on total cost of care, so members won't face any extra bills for treatment provided by the consultants we offer them. Excess and benefit limits still apply.



Access

Members have access to over 600 participating facilities nationwide - our largest facility network.

How it works

No need to see a GP before speaking with a specialist*

With Direct Access, there's no need to see a GP before calling us for the following conditions:

- any suspected symptom of cancer
- muscle, bone and joint problems
- mental health conditions

Step 1

If members need to see a consultant, they must call us first (if Direct Access is available for their condition), or ask a GP for an 'open referral.' This is a referral that details the care they need but is not addressed to a named consultant or healthcare practitioner.

Step 2

Members then need to call us to pre-authorise any consultations, tests or treatment they need.

Step 3

They must use a consultant in our list of Open Referral Network consultants. We typically offer them a choice of three local consultants that all meet our cost and high-quality criteria. Members can access facilities from our participating facility network.

We'll aim to offer members specialists at hospitals or clinics within 15 miles of their chosen address or within five miles if they're in London.

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.