FREEDOM
HEALTH INSURANCE

Using the Freedom Health Insurance Claims Portal

A step-by-step guide for members with a Freedom Health Insurance policy: how to register, sign in, submit a medical or reimbursement claim, and keep your details up to date.

At a glance

The Freedom Health Insurance Claims Portal lets you submit medical and reimbursement claims online, check your cover and keep your details up to date. There is no password: you log in with a link that we email to you.

The portal is for **new claims only**. No action is needed for previously submitted or ongoing claims, and these do not need to be resubmitted.

What you can do

Send us a medical claim.

Claim back the cost of services under your reimbursement benefits, such as dental and optical, by sending us your receipt.

See your policy details, your cover and your policy documents.

Ask us to change your details: your name, address, email address or phone number.

See a record of everything you have sent us.

Before you start, have these ready

Who can sign up?
The main policyholder on a policy or main member of a group policy manages the account and submits claims on behalf of everyone covered under the policy. Partners and dependants do not register separately.

Amounts. Limits and amounts are shown in your policy's currency. When you enter an amount, enter the total as shown on your receipt.

Your policy number. You will find it on your policy documents.

Your surname exactly as it appears on your policy documents, and your date of birth.

An email address you can access. Your login links are sent there.

For a claim: your receipts or invoices as a PDF, JPG, PNG or Word (.doc or .docx) file. A clear photo from your phone is fine.

For a reimbursement: your bank details, so we know where to pay you.

Create your account

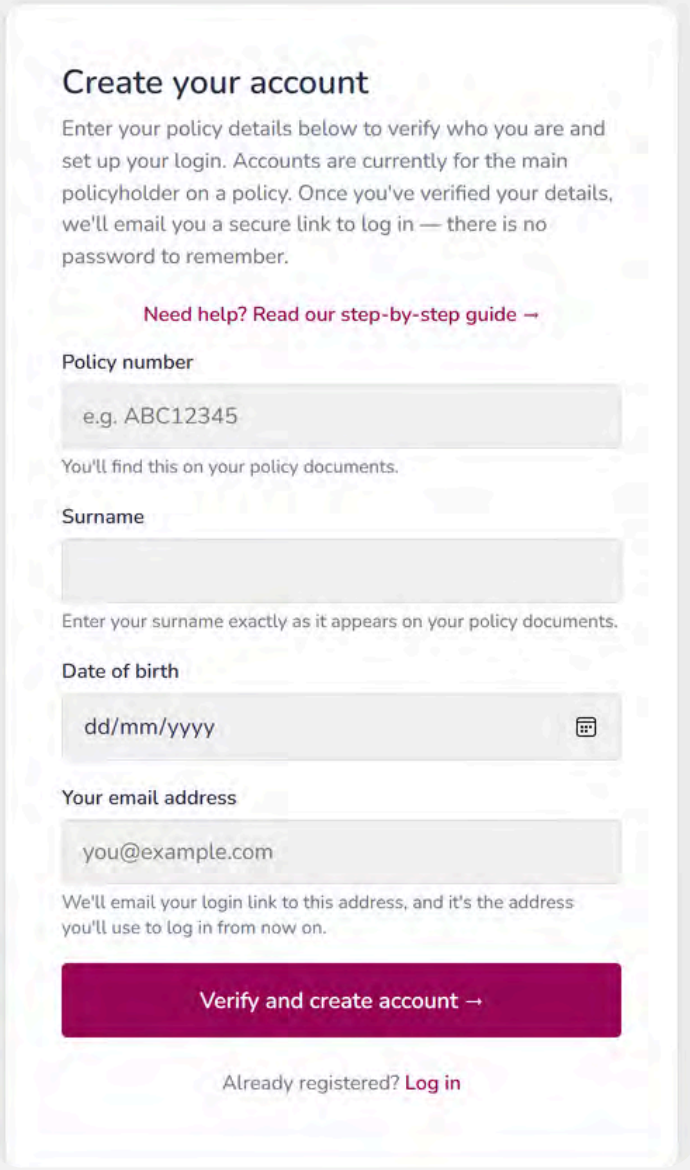
You sign up once. After that, you log in each time with a link that we email to you.

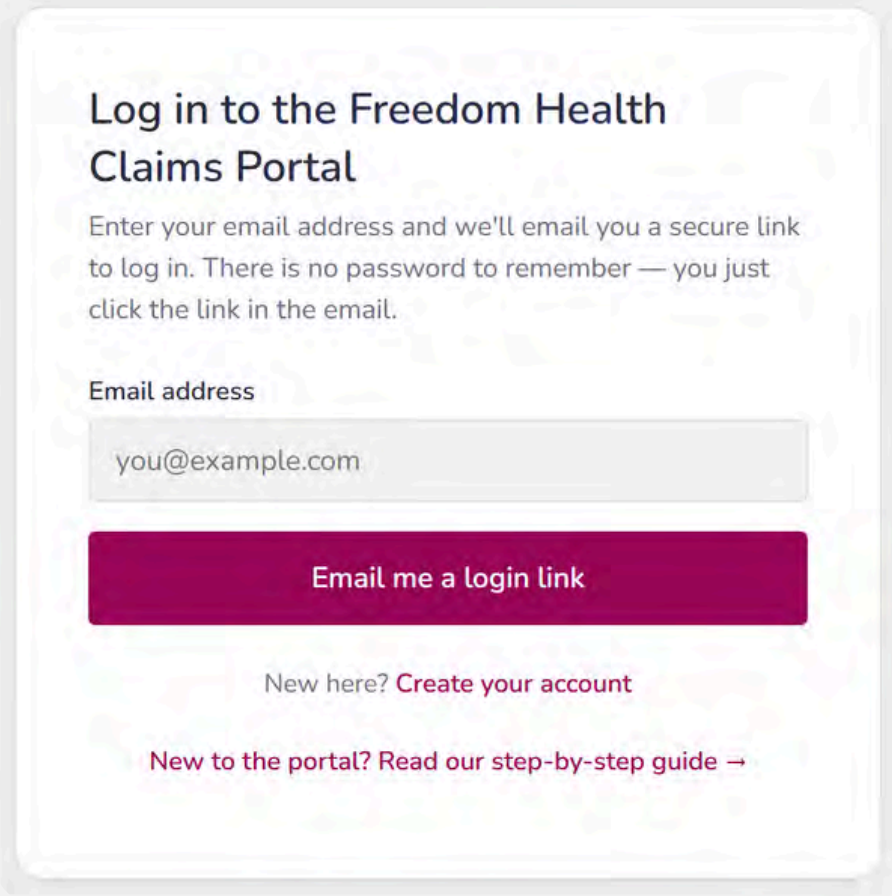
1. Open the sign-up page and enter your policy number, your surname (exactly as on your policy documents), your date of birth and your email address.

2. Press Verify and create account.

3. We will email you a secure login link. Open the email and select the link to access your account.

> If we cannot set you up automatically, we will ask you to contact us. We will confirm your identity and set up your account for you.





Log in

1. Open the log-in page and enter the email address you signed up with.
2. Press Email me a login link.
3. Open the email and click the link.

- Always use the same email address.
- Each link works once and expires after a short time. If it stops working, ask for a new one.
- The email comes from a no-reply address, so please do not reply to it.

Your dashboard

The dashboard is the first page you see after logging in.

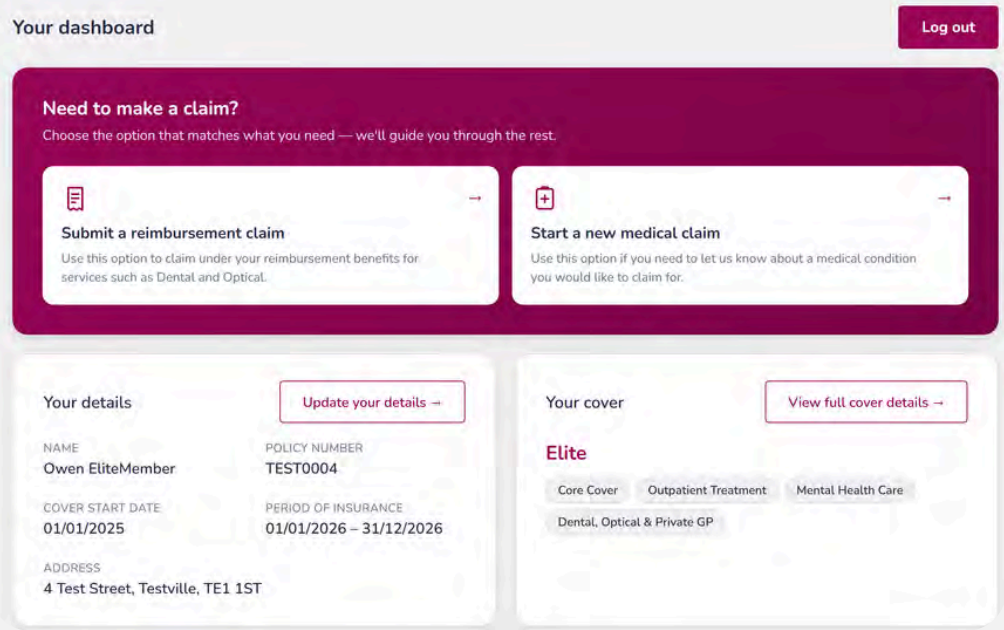
1 There are two ways to submit a claim. You can submit a reimbursement claim to claim back costs such as dental and optical. Starting a new medical claim is for letting us know about a medical condition you would like to claim for.

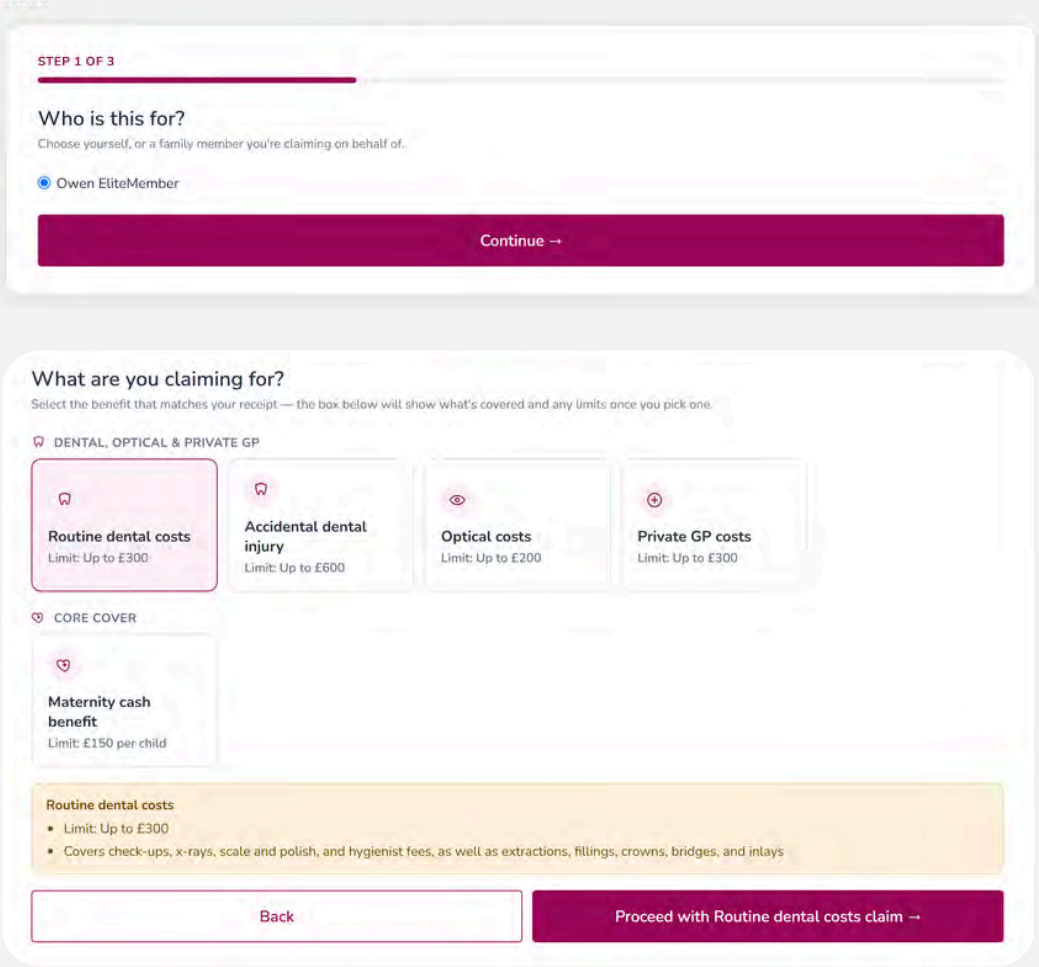
2 Your details. Your name, policy number, cover start date, period of insurance and address, and anyone else covered on your policy. Update your details lets you ask us to change them.

3 Your cover. Your product, your overall limit and your level. View full cover details shows your benefits and your policy documents.

4 Your submissions. A record of what you have sent us.

5 Contact us. Phone and email details at the bottom.





Submit a reimbursement claim

Use this to claim back the cost of a service covered by your reimbursement benefits, such as dental or optical, by sending us your receipt. It takes three steps.

Step 1: who is it for?

Choose yourself, or a family member you are claiming for, then press Continue.

Step 2: what are you claiming for?

Your benefits are grouped, with the limit shown on each. Choose the one that matches your receipt. A box then shows what it covers and any limits.
Press Proceed.

Your receipt, the details and your bank details

1 Upload your receipt or invoice. This is required. You can add more than one file.

2 Enter the total cost, the provider, the date of service and the invoice or receipt number, and tell us what it was for.

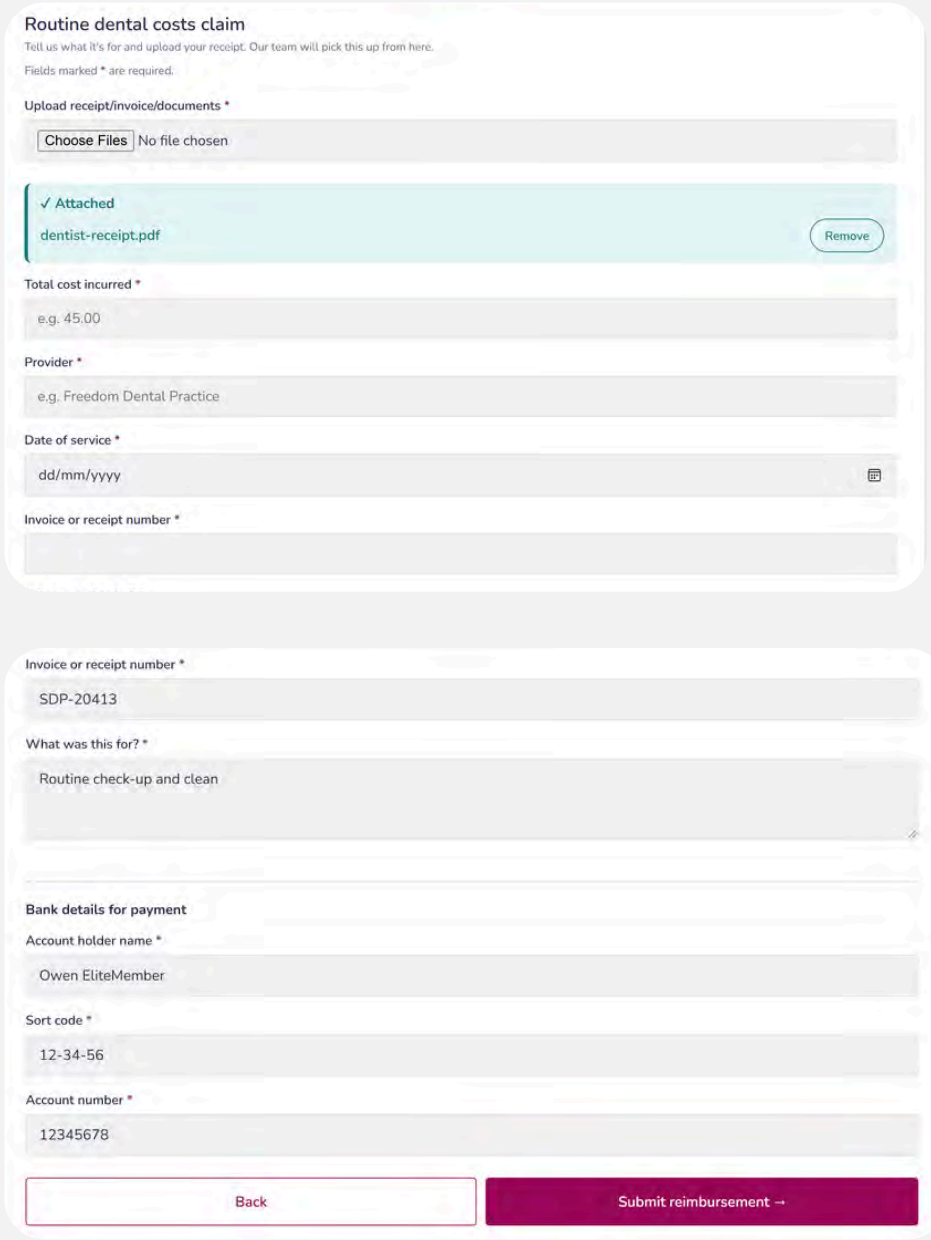
3 Some benefits require additional information. Optical asks whether your prescription changed and, if so, the date you bought your glasses or lenses. Maternity cash benefit asks for your child's date of birth and a copy of the birth certificate, and pays a fixed £150, so it does not need the usual invoice details.

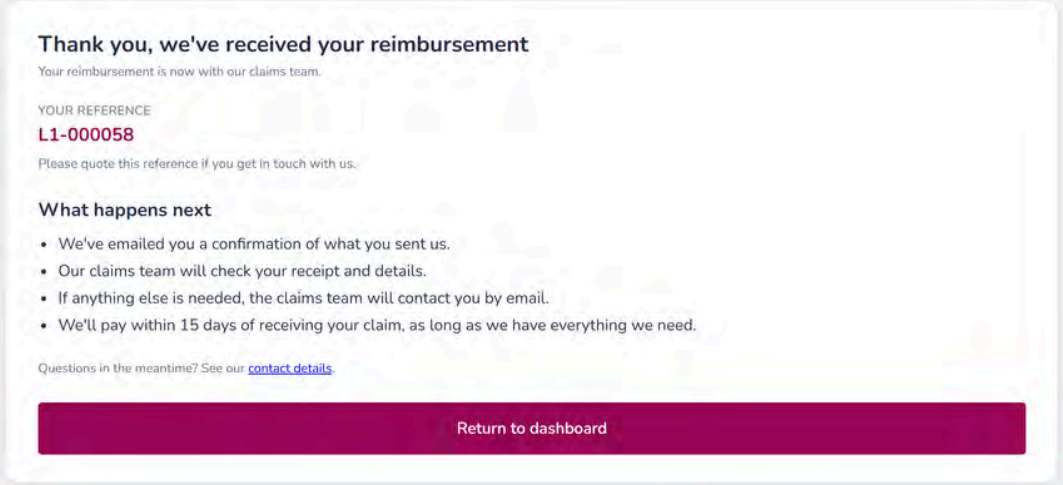
4 Enter your bank details (see below), then press Submit reimbursement.

Your bank details

Enter your UK bank details.

UK bank account. Enter the account holder's name, your sort code (6 digits, for example 12-34-56) and your account number (8 digits). If we cannot recognise a number, we will tell you what to check.





Submission confirmation

You will see a thank-you page with a reference such as L1-000028. Keep your reference and quote it when contacting us about your submission.

Submit a medical claim

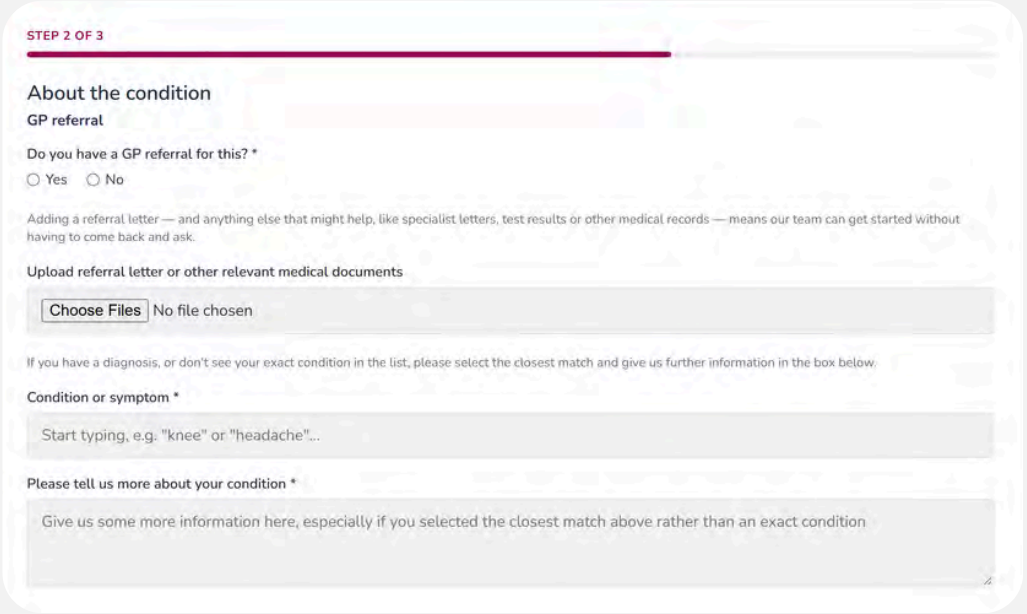
Use this to let us know about a medical condition you would like to claim for.

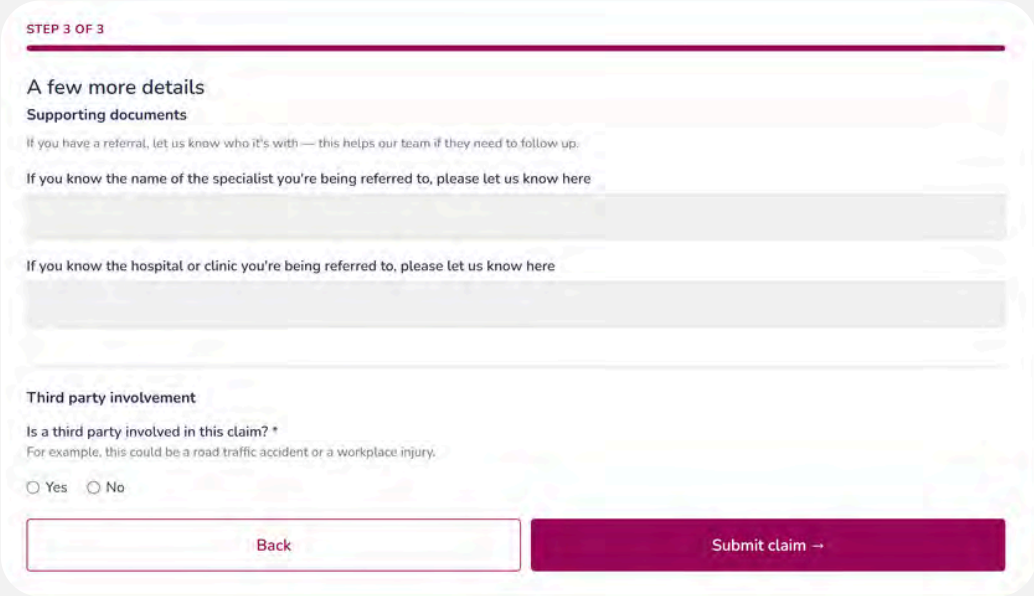
Step 1: who is it for?

Choose yourself, or a family member you are claiming for.

Step 2: about the condition

1. Say whether you have a GP referral. If you do, upload the referral letter and anything else that might help, such as specialist letters, test results or other medical records. Providing these documents helps our claims team review your submission.
2. Start typing the condition or symptom, for example "knee", and choose the closest match. If you have a diagnosis, or you cannot see your exact condition, choose the closest match and tell us more in the box below.
3. If it asks, say which side is affected: left, right or both.
4. Tell us more about your condition.
5. Tell us when it started, and any related past medical history.





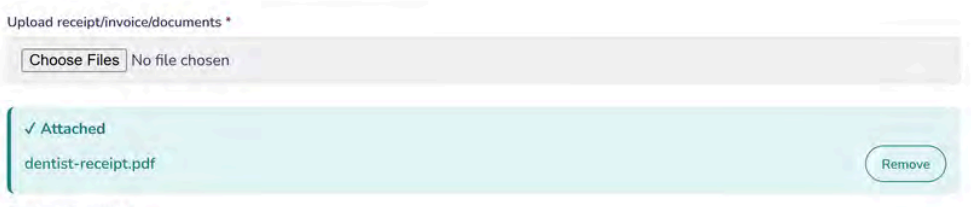
A few more details

If you know the name of the specialist or the hospital/clinic you are being referred to, tell us. This helps if our team needs to follow up. You will also be asked whether a third party is involved in the claim, for example, a road traffic accident or a workplace injury. This is required.

Press Submit claim. You will see a thank-you page with your reference.

Adding documents

You can attach receipts, invoices and medical documents as you go. A document is added as soon as you choose it, and a confirmation appears once the document has been attached.



Accepted files: PDF, JPG, JPEG, PNG and Word (.doc and .docx). A clear photo of a receipt taken on your phone is fine, as long as everything on it is readable.

More than one file: where the form allows it, choose several, or come back to the button and add another.

How to check your document is attached: a green box appears with a tick and the file name, for example ✓ Attached: dentist-receipt.pdf. If you do not see it, the file has not been added.

Wrong file? Press Remove beside it to take it off, then add the right one.

Upload failed? A red message tells you which file and why. If it is a type of file we do not accept, nothing is attached: choose a PDF, JPG, JPEG, PNG or Word file instead and try again.

What happens after you submit

Our claims team reviews the information and documents you submit. Here is what to expect.

If we need further information, the claims team will contact you by email.

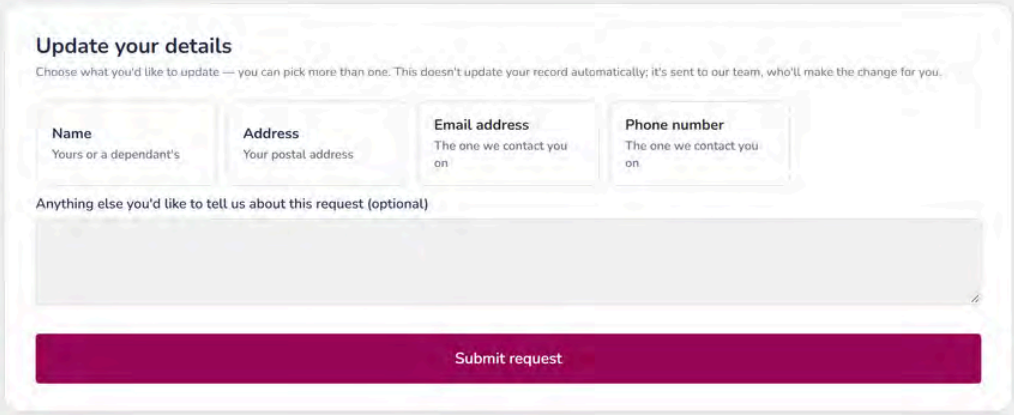
Questions in the meantime? Contact us with your reference to hand (details below).

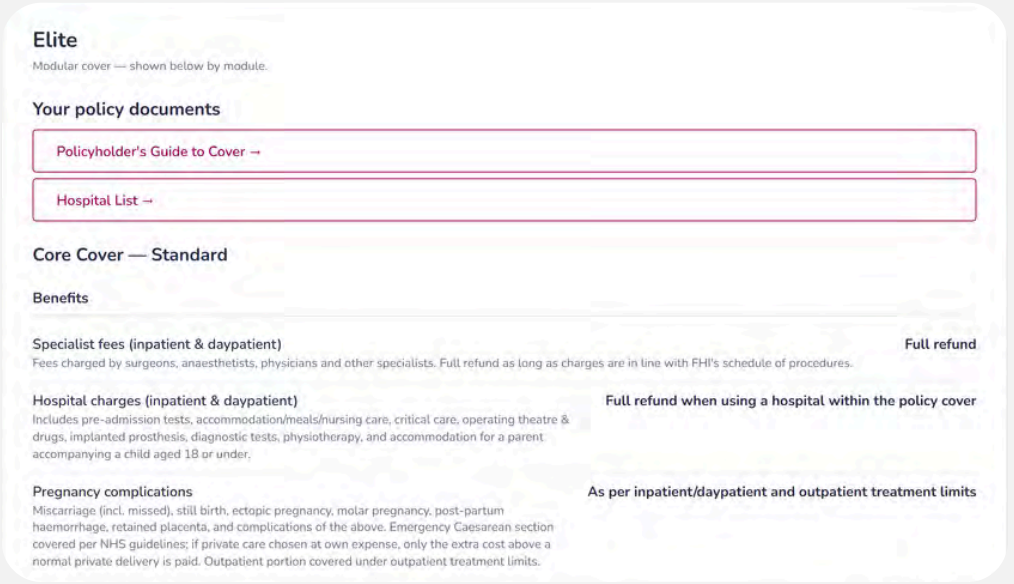
Your reference. The thank-you page shows it, for example L1-000028. It also appears in your acknowledgement email and under Your submissions on your dashboard.

Your acknowledgement email. We email you a confirmation of what you sent us. It comes from a no-reply address, so please do not reply to it.

Our team checks it. The claims team checks your documents and details.

When to expect a reply. For a reimbursement, we will pay within 15 days of receiving your claim, as long as we have everything we need. For a medical claim, our claims team will reply within 48 hours (on working days).





Your details and cover

Update your details

Press Update your details on the dashboard. Choose what you would like to change (you can pick more than one): your name (yours or a dependant's), your address, your email address or your phone number. Add anything else we should know, then press Submit request.

> This does not change your record straight away. It is sent to our team, who make the change for you. Changing the email address on your policy does not change the email address you log in with. If you need to log in with a new address, contact us.

Your cover

Press View full cover details on the dashboard to see your product and level, the benefits you have and their limits, and links to your Table of Benefits and Policy Document.

If something goes wrong

The login email has not arrived.

Wait a few minutes and check your junk or spam folder. Make sure you used the same email address you signed up with. Then ask for a new link on the log-in page.

The login link does not work.

Each link works once and expires after a short time. Ask for a new one on the log-in page.

Sign-up says your record is already registered, or tells you to contact us.

Contact us. We will check who you are and set up your account for you.

Your details on the dashboard look wrong, such as your name, your cover or who is on your policy.

Contact us. We will check your policy record. These details cannot be changed in the portal.

You are a partner or a child on the policy.

The main policyholder submits claims on your behalf. They log in, send your claims and reimbursements, and choose who each one is for.

Your cover has ended.

You can still log in and send a claim, but you will see a warning that a claim from outside your period of cover may not be payable.

A file will not upload.

Check it is a PDF, JPG, JPEG, PNG or Word (.doc or .docx) file and try again. If it keeps failing, contact us.

Your bank details are not accepted.

Check the sort code is 6 digits and the account number is 8 digits. For an IBAN, check each character, because the IBAN is checked automatically.

You sent something by mistake or with the wrong details.

Contact us as soon as you can and quote your reference.

The portal works on phones and tablets as well as computers. If something still is not right, contact us and tell us the page you were on, what you did and what you saw. A screenshot helps.

Contact us

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Taking care of tomorrow