

The complaint

Mr A complains about Simplyhealth Access's refusal to cover his daughter's treatment under a dental insurance group scheme.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- The policy excludes orthodontic treatment that is graded one to three on the Index of Orthodontic Treatment Need (IOTN). We haven't been provided with evidence from the dentist, but Mr A told Simplyhealth that his daughter's treatment was graded by the treating dentist as IOTN three.
- Mr A is unhappy with the dentist's grading of the treatment, as a previous NHS dentist had apparently graded the treatment as IOTN four (which is covered under the policy). However, it's not for Simplyhealth to decide how treatment should be graded, that is down to the dentist. Simplyhealth has confirmed that the dentist does not work for it, and that it is not involved in the day-to-day management of the practice, including the provision of treatment.
- I think it was appropriate for Simplyhealth to say that any claims decision would be based on the opinion of the dentist who carried out the treatment, even if a previous dentist thought the treatment should be graded differently.
- Based on Mr A's explanation that the dentist who carried out the treatment graded it as IOTN three, I'm satisfied it was correct for Simplyhealth to say that a claim wouldn't be covered under the policy.
- I note Mr A makes the point that he learnt how the treatment had been graded after he had signed the paperwork with the dentist. If he has any concerns about this, he should raise these directly with the dentist.

For these reasons I don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or

reject my decision before 12 September 2023.

Chantelle Hurn-Ryan
Ombudsman