

Members First Intermediary FAQs



What is Members First?

Members First is a new treatment option that helps your clients get even more out of their cover.

To start, we're launching Members First for mental health talking therapies.

Who is it for?

Members First is available to your consumer and SME clients, and corporate clients on the Bupa Evolve Master Trust.

What treatments and appointments are available through Members First?

Treatment options include counselling, cognitive behavioural therapy (CBT), psychology and psychotherapy.

Appointments can be over the phone or video with our Talking Therapies team, or in person at a Mindplace, our mental health centres.

Your client will just need a referral from a healthcare professional first.

How does it help your clients?

Members First is our way of making sure your clients' cover goes even further, and that costs don't hold them back.

For your consumer clients, there'll be no excess or co-payment to pay, and no impact on their outpatient allowance low claims bonus or no claims discount if they have one.

For your SME clients, as well as corporate clients on the Bupa Evolve Master Trust, there'll be no excess to pay and no impact on their outpatient allowance.

Can my clients opt out of Members First?

No. Members First is included as standard in your clients' cover.

Will new customers have to wait before accessing Members First?

No. Members First is available as soon as your clients start their cover, in the same way as other benefits. Any treatment will be subject to the standard underwriting process.

Is it available for in-person and virtual treatment?

Yes. Your clients will be able to have treatment over the phone, video or in person.

How many Mindplace clinics are there?

As of January 2026, we have 20 Mindplace sites. We aim to have opened another 30 by the end of 2026, followed by a further 20 in 2027. This would result in a total of 70 Mindplace clinics across the UK.

Are there limits to how many sessions my client can have?

No. They can continue to have talking therapies appointments as long as clinically needed, providing they're still a Bupa customer.

Does underwriting apply?

Yes, underwriting will apply as normal.

What are the changes at point of sale?

This is a new treatment option available to your clients. Addendums have been sent out to advise our customers of this change, but there won't be any change to the sales process.

Do my clients have to get their treatment through Bupa services?

To benefit from Members First, your clients will need to access their talking therapy treatment through our services.

This could be over the phone or video with our Talking Therapies team, or in person at a Mindplace, our dedicated mental health centres.

Your clients will still have the choice of which provider they see, but excess, co-payment, and outpatient allowances will apply as normal when the treatment is not through the care of Bupa services.

Is there a standard time my client will have to wait before accessing Members First?

Members First can be used straight away from 30 March 2026, in the same way as all other benefits. All general terms apply.