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## **THE REAL BENEFITS OF PRIVATE HEALTHCARE**

**by Fiona Harris, head of actuarial and risk management, BUPA**

The Government is committed to a big increase in spending on the UK public healthcare system, investing £35bn in real terms over the next five years. It has set out ambitious targets to reduce outpatient waiting lists, consultant waiting lists and in-patient waiting lists very substantially through that period.

Many people may think that perceptions of an improving NHS will reduce the need for private medical insurance (pmi). Our view is quite the opposite. Pmi offers people real choice and real benefits.

Rapid access to diagnosis and speedy treatment of an illness or disease continue to be important reasons for choosing pmi. Whilst the NHS is focused on reducing waiting lists and has made improvements in some areas, there is still a long way to go. Today, there are 973,000 people waiting for operations, around 50,000 of whom have been waiting for longer than six months. Even if the Government meets its targets by 2008, there will still be a six month wait for some people: the maximum wait for a first out-patient appointment will be down to three months followed by a further three month wait for in-patient treatment. What that means in today's terms is if you've seen a GP this month (February), you'll get your first outpatient consultation in May and be told that you may not be operated on until August. If you're in pain or worried about your condition or the condition of a loved one, that's a long time to wait. And what really matters to people up and down the country is what they experience as an individual.

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And there are many other reasons why more people than ever before are buying pmi: the dedication of a consultant right the way through from diagnosis, through treatment, to conclusion is also valued highly by many people. And it doesn't stop there.

Another of the key benefits the private sector offers is time with a consultant. You get a long appointment – and a chance to discuss your condition to help make a well-informed choice. Real choice means talking through with your consultant about what treatment is best for you, when to have it to suit your needs, which consultant to perform your treatment and at which hospital. Pmi offers patients a choice of dates for outpatient appointments and treatment. The private sector also gives information about hospital facilities and the consultants who work there. Patients and their families are told what to expect before, during and after treatment.

Giving people information and time to discuss things with their doctor and come to a joint decision on the best way forward leads to more satisfied patients, better results from treatment and fewer operations.

It is also important to remember the benefits associated with treatment in a private hospital: a room of your own, a bathroom of your own, great food and peace and quiet, all of which help people recover quickly and get back to what they really want - living life to the full.

To enable patients to make the right choice for them, the private sector's example is a good one as it gives patients more information and more time with doctors to discuss treatment. Where patients are able to explore better and understand alternative treatments, many opt not to undergo surgery. Instead they may have some other type of treatment, such as drugs, or perhaps choose no treatment at all.

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There is no doubt that the significant investment that the government is making in the NHS will raise standards for the public health system across the UK. And that is good news for everybody. However, private health care is and will continue to be a big and important part of the health landscape in the UK. Over seven and a half million people in this country have some form of private health cover.

And if we look around the world, outcomes for patients are much better in countries where more private money goes into healthcare alongside the state system - for instance in Australia where 45 percent of people have some form of private cover; the UK is a long way behind, (Proportion of people with private cover EU average – 25 percent; OECD countries – 45 percent; UK – 17 percent)

The reality is that more people than ever before are buying pmi and they're from all walks of life: examples include self-employed electricians, teachers and doctors; so the person coming to fix your fuse box and the teacher teaching your children will have private health cover. And more than half the doctors in this country have medical insurance. That's because it gets people back to work quicker: pmi saved 2.5 million working days last year by enabling people to be treated quickly and returning to work sooner.

Pmi offers some very real benefits: real choices, speed of access to treatment, a consultant to look after you all the way through treatment and a speedier return to normality.