

healthcare options **simplified**



Planning

How to choose a doctor, hospital or clinic

Do I need a referral from my GP?

Funding

Paying for yourself or using health insurance

Practical help

Questions to ask at the consultation

What to do if something goes wrong

Get options fast

Everything you need to know about getting private healthcare in the UK

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Why go private?

- ✓ Fast access to treatment
- ✓ Choose your specialist
- ✓ Choose when and where you are treated
- ✓ Get treatments not available on the NHS

There are many reasons to choose private medical treatment. Perhaps you want to avoid a lengthy NHS waiting list? Or you want to arrange your treatment at a time that suits you? Or you want a swifter diagnosis or a second opinion?

Private treatment can usually be carried out quickly. Consultations and appointments take place at times that suit you and recovery from a major operation takes place in a comfortable en-suite room where friends and family can visit with few restrictions.

Many people choose private healthcare because their employer offers insurance as a perk, but you don't need to have insurance to get private treatment. You can simply pay directly for your private treatment; this is known as 'self-paying' and most private hospitals offer fixed price surgery schemes or loans for surgery exactly for this purpose.

Private treatment may not cost as much as you think!

Visit: **goprivate.com**

- ✓ Fast access to thousands of specialists
- ✓ Compare costs or get a quote
- ✓ Do your research or get on the Fast Track to private treatment

Matching patients with specialists since 1997

Going private with health insurance

Learn the process for insured patients and get top tips for navigating the system.

The process:

1. **Your GP recommends a consultant** or specialist and writes a referral letter
2. **You contact your insurance company** to check that the treatment is covered and to get authorisation
3. **Your insurance company checks** that both the hospital and consultant are covered and they may restrict your choice depending on your level of cover
4. **You attend an appointment** with the consultant where relevant tests are carried out (or are booked for a later date), and your diagnosis and treatment are agreed
5. **Treatment is booked** (if necessary) at a time and date that is convenient
6. **The consultant updates your GP**
7. **Your insurance company settles the hospital and consultant bills**, informing you of any shortfall or excess which must be paid

Top tips:

- Compare specialists on [GoPrivate.com](https://goprivate.com) then ask your GP to refer you to a specific consultant
- Remember to ask your GP for a copy of the referral letter
- Double check what is included in your insurance plan so you don't get caught out by expensive tests or further appointments

Going private without health insurance

Learn the process if you're paying for your own treatment and get top tips for navigating the system.

The process:

1. **Your GP recommends a consultant** or specialist and writes a referral letter
2. **You attend an appointment** with the consultant where relevant tests are carried out (or are booked for a later date), and your diagnosis and treatment are agreed

A consultation typically costs £150 to £250 and is normally paid on the day or settled soon afterwards; if you need scans or tests, these may cost extra.

3. **Treatment is booked** (if necessary) at a time and date that is convenient – note this may be available within an NHS hospital, which may cost less
4. **The consultant updates your GP**

Top tips:

- Compare prices, get a quote for treatment or find a hospital/clinic on [GoPrivate.com](https://goprivate.com)
- Compare specialists on [GoPrivate.com](https://goprivate.com) then ask your GP to refer you to a specific consultant
- Remember to ask your GP for a copy of the referral letter
- Consider whether you are likely to need post-operative care e.g. physio and factor this into the price

Do I need a referral from a GP?

Top tips to make sure you are well prepared to see a private doctor or specialist

- When you decide to go private, whether you have private medical insurance or are paying for yourself, your first step is normally to see your NHS GP, who will write a referral letter for your appointment with a private specialist.
- Some private consultants and specialists are reluctant to see a patient unless there is a referral letter from your GP – they will communicate with your GP during your diagnosis and treatment.

Check with your preferred consultant's private secretary to see if a GP referral is required – you can find contact details on [GoPrivate.com](https://www.goprivate.com)

- GP referral letters are not normally required for physiotherapy, health screening, cosmetic surgery and dentistry.
- Your GP will probably recommend a specialist, but you have the option to tell them which specialist you would like to see.

Top tips:

- ❑ Many private hospitals can arrange an appointment for you with a private GP in their outpatient department – find a private hospital on [GoPrivate.com](https://www.goprivate.com)
- ❑ When you see a GP, remember to ask them for a copy of the referral letter
- ❑ Compare specialists on [GoPrivate.com](https://www.goprivate.com) and ask your GP to refer you to a specific consultant

How to choose a private doctor

A checklist of questions to ask your doctor or surgeon, to print and take with you to your initial consultation

- Can you provide details of your background, experience and qualifications, including when and where you received training?
- Which associations, related to your area of medicine, are you a member of?
- Have you ever been the subject of a complaint to the General Medical Council?
- What is your position and role within the NHS?
- What papers have you published in respected medical journals?
- Do you have any video available online, so that I can see what you are like?
- How many times do you undertake my procedure or treatment each year?
- Can you tell me about success rates, outcomes or post-operative infection rates for my treatment?
- What other information can you provide on my treatment?
- Can I speak to any of your past patients to find out about their experience?
You can look online to see if there are any reviews of your consultant from previous patients.

Top tips:

- After your consultation, consider whether your individual needs were taken into account and whether you were happy with the answers given
- If you didn't feel comfortable with the consultant, ask the hospital or your GP to refer you to somebody else
- You can find and compare alternative specialists on [GoPrivate.com](https://www.goprivate.com)

How to choose a private hospital or clinic

A checklist of things to consider when choosing a private hospital or clinic

Questions to ask when comparing private hospitals

- Does the hospital specialise in the treatment that you require?
- What are the hospital's patient satisfaction scores?
- Does the hospital publish hospital infection rates and complication rates?
- What quality and accreditation standards does the hospital meet?
- What is the availability of a high dependency or intensive care unit, should something go wrong?
- What support services are available for your care after the operation?
- What happens in terms of costs if complications arise and you need to stay in hospital longer?
- What does the hospital have to offer, how does it differ from alternatives and what sort of philosophy of care do they offer?

Top tips:

- Find and compare hospitals on [GoPrivate.com](https://goprivate.com)
- Check out the results of hospital inspections from the [Care Quality Commission \(CQC\)](https://www.cqc.gov.uk)

Private hospital treatment: What to consider

A checklist of things self-paying and insured patients should consider when planning private treatment

- ❑ Find out as much as possible about the operation that you need
- ❑ Compare services, treatments, costs and credentials of the hospitals/clinics that provide your surgery or treatment

Self-paying patients

- ❑ Find out the cost of the operation or treatment and what is included

Many surgery packages cover the hospital charges for treatment and the hospital stay, the consultant's fees for the operation and a follow-up consultation, but get these points clarified in advance.

- ❑ Check the refund policy in case you change your mind or if a pre-existing medical condition causes treatment to be cancelled – the quotation is usually valid for enough time to give you time to decide or investigate other options
- ❑ Consider how to finance your treatment, some hospitals offer loans, payment plans or the option to spread the cost in monthly instalments – find out what is available to you

Contact the hospital's patient services/customer services department if there is anything you are not sure about.

Insured patients

- ❑ Check with your insurer what is covered by your scheme, and if there are any extra charges that you will have to pay

Any discrepancies between the information from your insurer and the hospital should be clarified before treatment commences.

Planning the operation

- ❑ Decide when and where you want to have the operation – your consultant may have a preferred hospital, but it's your final decision
- ❑ Enquire about availability – consider how much time you can take away from other commitments, how long you will be hospitalised as well as the recovery time
- ❑ Look into the success rate for your operation, and any possible complications so you are aware of all possible outcomes
- ❑ Ask when you can have visitors

After treatment: questions to ask the hospital

- ❑ How much pain is normally expected after treatment and how long will it last?
- ❑ What help will you need after the operation? And for how long?
- ❑ What restrictions will there be on your normal activities after the operation?
- ❑ When will you need to come back for a follow up appointment?

Top tips:

- ❑ Compare prices, get a quote for treatment or find a hospital/clinic on [GoPrivate.com](https://www.goprivate.com)
- ❑ Do your research and raise any issues at your initial consultation

What happens if something goes wrong?

Printable advice sheet to take with you to hospital on being prepared and actions you may need to take

- Plan properly for the recovery period and ask what possible complications could arise at your initial consultation or before the treatment
- Immediate post-operative problems will be solved during your stay in the hospital, so it is good to allow some flexibility to your schedule - just in case

Ask your doctor to explain what is and isn't normal for the days following treatment.

- If something does go wrong, if you are unhappy with your surgery or it has been badly performed talk to your doctor straight away to seek a resolution
- If infections or other problems occur afterwards you should contact your doctor (or the hospital if you've already been discharged) immediately and follow their instructions

How do I complain?

- All private hospitals must have a complaints procedure and be able to provide information to their patients about how to complain
- Ask for a copy of the hospital or insurance company's complaints procedure if you are making a formal complaint
- Keep a record of all phone calls, letters, emails, face to face conversations, etc, including who you spoke to, what was said and the date/time

Advice

If you are unsure about what to do at any point, the following organisations can provide help and advice:

- [The Patients' Association](#) represents the interests of patients and provides independent advice on pursuing a private complaint
- [Action against Medical Accidents](#) is a charity helping patients who have suffered from medical accidents and clinical negligence
- [Independent Sector Complaints Adjudication Service \(ISCAS\)](#), if you have a complaint about a hospital/clinic/treatment centre which subscribes to the ISCAS complaints scheme

Considering private medical insurance?

10 questions to ask a health insurance company before buying a policy

- Are there restrictions on which consultant I can use?
- Are there restrictions on which hospital I can go to?
- Are there limits on the amount paid out for certain types of treatment?
- What treatment does it not cover?
- Can I reduce the cost by having an excess?
- Can I add or take away covers to have a policy that suits my needs?
- Is there a medical helpline?
- What cover is there for day-case treatment or as an outpatient?
- Are GP fees covered?
- Can I get treatment overseas?

Author

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This guide was written by private healthcare expert [Keith Pollard](#) from [LaingBuisson](#). Keith's early career in marketing within the UK pharmaceutical industry was followed by ten years in marketing and hospital operations in the UK private hospital sector. In the late 1990s, he became an internet entrepreneur, believing in the potential of the internet to disseminate healthcare information and inform patient choice.



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