

Using Private Healthcare

If you're thinking about using private healthcare, read on.

With more people considering private healthcare, it's important that patients understand their options.

This leaflet:



Helps you understand the basics of private healthcare



Outlines options of how to pay



Guides you on how to select a provider



Explains "mixing and matching" private and NHS healthcare



Signposts you to more detailed advice and information

What is private healthcare?

Private healthcare is available for anyone who chooses to pay for their treatment or who has healthcare insurance to cover the cost.

You can usually get treatment faster than in the NHS and you may be able to see doctors or have treatments that are not available via the NHS.

Private healthcare is provided by either an independent hospital or clinic, which is not part of the NHS.



How can I access private healthcare?

Most patients can get treatment from an independent hospital or clinic following a referral from their GP.

Independent hospitals or clinics will see patients without a referral, but they may still need to consult a patient's GP before providing treatment.

You may not need a GP referral if you want to pay for a scan, diagnostic test or physiotherapy.



Can I “mix and match” NHS and private treatment?

Yes, you can access both private healthcare and the NHS. For example, if you pay for a diagnostic test, you can still receive any further care you need through the NHS, and vice versa.

Medical professionals in both the NHS and private healthcare sector should securely share information on your treatment to ensure safe, joined-up and co-ordinated patient care.

How do I choose a healthcare provider or doctor for my private treatment?

When paying for treatment, you can choose both your healthcare provider and doctor. Your GP may be able to make some recommendations.

You can also look at the Private Healthcare Information Network (PHIN) website - <https://www.phin.org.uk/> - which provides information on all the different independent hospitals and consultants across the country.

The Care Quality Commission in England (CQC) inspects independent healthcare providers, just as it does NHS hospitals and clinics. You can search its website - <https://www.cqc.org.uk/> - for its assessments of independent providers.

How do I pay for private healthcare?

There are two ways to pay for private healthcare.

Self-pay

You can “self-pay” (or “pay as you go”) where you can either pay the total cost before receiving treatment or spread the cost of treatment over a number of months or years through payment schemes offered by many providers.

Health insurance

You can also use health insurance (also known as private medical insurance or PMI), which pays some or all your medical bills.

Many people have health insurance through their employer, so always check with them first to see if you are covered.

Health insurance policies vary significantly, so always check the terms and conditions of your policy to understand what yours covers.

How much does private healthcare cost?

Prices for private healthcare differ depending on where you live and which provider you use.



Location



Provider

Most independent providers offer fixed price packages that cover all the costs relating to your care including doctors' fees and nursing, accommodation, and food costs.

What other information can I get?

For more information:

- ✓ On your local independent healthcare provider, visit the [Independent Healthcare Provider Network \(IHPN\) website](#).
- ✓ On what patients can expect from independent healthcare in terms of safety and patient experience, watch an [IHPN animation](#).
- ✓ To help you choose a private consultant or independent healthcare provider, visit the [Private Healthcare Information Network's website](#).
- ✓ To check that the provider you choose is part of the Independent Sector Complaints Adjudication Service (ISCAS) and how to make a complaint about an independent healthcare provider, visit the [ISCAS website](#).
- ✓ On independent healthcare providers in Scotland, visit [Health Improvement Scotland](#); in Wales, visit [Healthcare Inspectorate Wales](#), and in Northern Ireland, visit the [Regulation and Quality Improvement Authority](#).
- ✓ On health insurance and what the different options are, visit the [Association of British Insurers website](#).

For any life-threatening conditions, patients should always call 999 or go to your nearest NHS emergency department immediately.

This leaflet was developed by IHPN with input from the Patients Association and in partnership with patients and carers.



Independent Healthcare
Providers Network