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HEALTHCARE

*A fresh approach to  
healthcare advice and planning*

# A Guide to Private Medical Insurance

Protecting you and your family





“Private medical insurance provides immediate access to healthcare without the worries of the NHS treatment lottery. If you already have a policy in place, why not have an expert review it to ensure that you have the right cover in place at the right premium?”

Welcome to “**A Guide to Private Medical Insurance.**” Many people in the UK are covered under a private medical insurance arrangement. Whether you already have cover in place or you are looking for cover for the first time, it is important to ensure that your policy is appropriate and you are not paying more than you need to. In this guide we look at the benefits of having the right policy in place.

**Q What is private medical insurance?**

Private medical insurance is designed to provide prompt access to high quality medical treatment.

**Q Why have private medical insurance?**

- Provides prompt care and treatment
- Helps you stay healthy and gives you peace of mind
- Allows treatment at a time and location that suits you
- Have the privacy of an en-suite room
- Provides access to high cost drugs and treatments which aren't available under the NHS

**Q What if I already have medical insurance in place?**

It is important to always ensure that the right benefits are in place and that you are getting the best value from your cover. Medical insurance is currently a very competitive product with many insurers vying for your business. To ensure you have the right cover each year we recommend a 4 point plan.

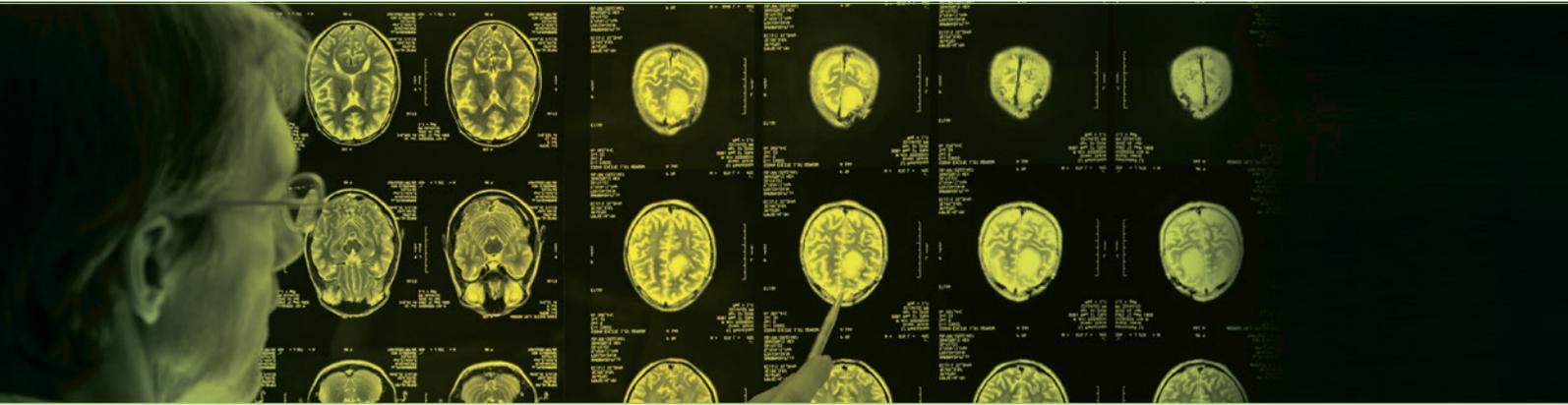
STAGE 1	STAGE 2	STAGE 3	STAGE 4
Understanding your policy	A comprehensive review of alternative providers and costs	A full independent recommendation	On-going independent advice, support and administration

This will ensure that you always have the right benefits in place, a good service level and you do not pay more than you need to.

**Q What will private medical insurance cover me for?**

Benefits and limits will vary between insurers, but the main areas of cover provided are:

- **In-patient cover** - when a procedure requires a hospital stay of more than 24 hours
- **Day case cover** - treatment at a hospital or a day-care unit when medical supervision is needed for recovery, but you do not stay overnight
- **Out-patient cover** - this option typically covers specialists' fees and diagnostics
- **Cancer cover** - different policies offer both full and limited cover. Policies without full cancer benefit can be restricted by both time and monetary limits
- **Therapies and treatments** - this option meets the costs of therapies such as physiotherapy, osteopathy, chiropractic care and acupuncture
- **Mental health cover** - in-patient psychiatric treatment and other mental health issues
- **Routine dental and optical cover** - this typically helps cover the cost of routine dental treatment, sight tests and prescription glasses



**Q What different types of medical insurance options are available?**

There are many kinds of benefit options available to enhance cover and reduce premiums. Some of the most important areas of your cover will be:

- Scheme benefits
- Underwriting options
- Hospital coverage
- Premium reducing options
- Future premiums
- Different cancer cover options

**Q How would different underwriting options affect me?**

There are up to four different underwriting options available to policyholders with some being much more restrictive than others. Certain underwriting options will impose lifetime exclusions for certain conditions. Other underwriting options are more flexible and will only impose initial exclusions which may be removed in the future.

**Q Which private hospitals will I be able to use?**

Each insurer offers different hospital access, with some giving you a choice of hospital list. It is very important to make sure you have adequate hospital choice without paying for access to hospitals you may never use.

**Q Will my premiums increase over time?**

Medical insurers calculate future premiums using two different methods:

**Community rated premiums**

At each future renewal, your premium will not be affected by making an eligible claim in the current policy year.

**No claims discount premiums**

At future renewals you will receive;

an increased no claims discount if you have not claimed (typically an additional 5%)  
a decreased no claims discount if you have claimed (typically a reduction of 15%)\*\*

**\*\*this will vary with different insurers**

In both cases your premium is likely to incorporate an increase for you being a year older.

**Q Which medical insurance company is best for me?**

It all depends on your individual circumstances, but whether it is AXA, Aviva, Pruhealth, WPA, Exeter Family Friendly or any other provider. We believe that you should receive truly independent medical insurance advice.



**Q Would I be better off not having insurance and paying for my own treatment?**

Over time some policy holders will use their insurance on a regular basis, whilst others are lucky and remain in good health. Some high cost cancer treatments which are unavailable under the NHS, can cost up to £60,000 per patient per year. Heart, back and joint operations can be expensive too. If you are interested in paying for the majority of your own treatments then a low cost policy which specifically covers high cost treatments could be best option for you.

**Q Am I eligible for a business policy?**

Some insurers require a minimum of two employees to set up a company policy, whilst others require three. However, premium discounts are available to self-employed policyholders.

**Q How can I check that my current medical insurance is value for money?**

Contact us for a free independent review, so that you can better understand your current medical insurance provision, and the options available to you. Even if you have pre-existing medical conditions or you have made a claim under your current policy, it may still be possible to switch your cover.



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