

## Private health treatment

You can get private health treatment for any medical condition, providing you can pay for it. This could include treatment in a private hospital, by a medical specialist or GP. It could also include dental treatment, counselling and psychotherapy, physiotherapy, or treatment for drug or alcohol abuse.

You might want to get private health treatment when:

- the treatment isn't available on the NHS
- there's a long NHS waiting list and you don't want to wait
- you want to choose the date for a hospital operation
- you want to be treated by a consultant of your choice
- you want a second opinion on treatment you've had on the NHS
- health screening.

## Things to think about before getting private treatment

Before getting private treatment, you might want to think about:

- whether you can afford it. Unless you have private medical insurance, the cost is likely to be very high
- whether you would be able to meet any unexpected additional costs, for example, if you don't recover from an operation as quickly as expected and you have to stay in hospital longer
- whether a private hospital could deal with any complications which might crop up during treatment – for example, does it have intensive care facilities?

## How to get private health treatment

There are a number of ways you can find a private medical practitioner. You could:

- ask your GP to refer you or give you details of someone who's an expert in the area of care you need. If you need to see a specialist, or have hospital treatment, you must be referred by a GP. A GP must tell you if they have a financial interest in the hospital or clinic they are referring you to
- contact the relevant professional association
- ask your local health authority for a list of all GPs in your area – this will include GPs who do private work. Alternatively, you could ask your own GP if they will treat you privately
- look on the internet.

## Charges for private health treatment

A private health practitioner or hospital is responsible for setting their own charges. You can use the internet to help you find out what the appropriate charge should be for a particular kind of treatment.

You should ask your practitioner what the charges will be in advance. This includes any charges for unforeseen events and complications. Your practitioner has a **legal duty of care** towards you.

This means that in an emergency, they must take reasonable steps to provide necessary treatment, even if this hasn't been agreed in advance. You will usually be charged for this treatment, although you should only have to pay a reasonable amount.

When you go into hospital for a private operation, you will usually be charged separately by:

- your surgeon
- an anaesthetist
- the hospital. Hospital charges will include things like accommodation, meals, laundry, nurses, drugs, medication, X-rays and blood tests.

Sometimes, you can pay for private treatment in an NHS hospital. Charges for staying in the hospital will be set by the local health authority. These will depend on the health authority, and on the hospital. There is no set national charge for getting private treatment in an NHS hospital. The hospital charges will not include the practitioner's fees, for which you will be charged separately.

## Complaining about private health treatment

You have a legal right to be treated by your medical practitioner with reasonable care and skill. This is judged by what it would have been reasonable for other members of the profession to have done under the same circumstances. Failure to meet this standard is **professional negligence**.

If you think a doctor, surgeon, or other medical practitioner has been negligent and want to complain, you will need to decide what outcome you want.

If you suffer pain, injury, inconvenience or extra costs because of negligence, you are entitled to **compensation**. This could include loss of earnings.

To claim compensation, you should try and negotiate with your practitioner first. You may want to get advice about doing this – see under Further help.

If this doesn't work, you may want to take legal action. You should get expert legal advice early on. You can get details of solicitors in your area who deal with this type of case from Action against Medical Accidents (AvMA). To contact them, call their Helpline: 0845 123 2352, or visit their website at: [www.avma.org.uk](http://www.avma.org.uk). In Scotland, visit the Law Society in Scotland's website at: [www.lawscot.org.uk](http://www.lawscot.org.uk).

It can be very difficult to prove medical negligence. Often, it comes down to the personal, professional judgement of your practitioner about what was the most appropriate treatment in your case. You may need to get a second opinion. However, another practitioner might be reluctant to get involved in a complaint against colleague another member of their profession. If they do agree to give a second opinion, they will probably charge for this.

Legal action for medical negligence must be started within three years of the negligence occurring, or of you becoming aware of it.

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

It is against the law for private health care providers to discriminate against you, for example, because of your sex, sexuality, race, disability or religion. If you feel you have been discriminated against, you can complain about this. For more information about discrimination, look on the website of the Equality and Human Rights Commission at: [www.equalityhumanrights.com](http://www.equalityhumanrights.com).

If you want to complain about the service you received in a private hospital, you should take this up with the hospital first. If you're not satisfied with the standard of care or management of a private hospital or clinic in England, you can report this to the Care Quality Commission. For more information, go to [www.cqc.org.uk](http://www.cqc.org.uk). In Scotland, go to the website of Healthcare Improvement Scotland at [www.nhshealthquality.org](http://www.nhshealthquality.org).

If you have a complaint about private dental treatment which you can't sort out with the practitioner concerned, you can contact the Dental Complaints Service. This is a free service which tries to resolve complaints about wrong or poor treatment, unclear pricing, delays and rudeness. Contact the Dental Complaints Service by telephone on 08456 120 540, email them at: [info@dentalcomplaints.org.uk](mailto:info@dentalcomplaints.org.uk) or fill in a complaints form on their website at: [www.dentalcomplaints.org.uk](http://www.dentalcomplaints.org.uk).

## Private health insurance

One of the main ways of covering the cost of private health treatment is through private health insurance. There are a number of different types of health insurance policies, and you will need to decide which kind you want.

Before taking out private health insurance, you should consider whether:

- you can afford the premiums. The cost of premiums can be increased depending on things like your age, or if you smoke
- there are any costs which the policy won't cover
- there any limits on the amount the policy will pay out
- you have to wait for a certain amount of time (a **qualifying period**) before you can make a claim on the policy
- you have to pay for treatment up front and then claim this back from the insurance company. If so, think about whether you can you afford to do this.
- you are already covered by a workplace health insurance scheme – check with your employers. You might also be included in your partner's workplace insurance scheme if they have one.

When you take out private health insurance, you must tell the company about anything which may affect your insurance cover, for example, whether you smoke, or have an existing medical condition. This applies, even if there is no direct question about this on the application form. If you don't give this information, the insurance company may refuse to cover the cost of treatment. You should also tell the company about any change in your circumstances.

## Things your insurance policy won't cover

Most health insurance policies won't cover:

- the cost of psychiatric treatment
- a medical condition you had before taking out the policy
- chronic or long-term illnesses which can't be cured
- health expenses abroad
- fertility treatment
- the cost of treating children.

## What if you are disabled

If you're disabled, you may have difficulty getting some types of insurance cover. Generally speaking, it is against the law for insurers to discriminate against disabled people.

However, in some circumstances they may be allowed to take the fact that you're disabled into account when deciding whether or not to provide you with insurance and on which terms. An insurance broker or other independent intermediary should be able to find you a suitable policy.

## What if your insurance company refuses to pay out

Your insurance company may be entitled to refuse to pay out if:

- your policy requires you to pay a fixed sum, for example the first £50, towards the cost of your treatment. This is called a **policy excess**
- your condition, disease or treatment is not covered by your policy
- they think your practitioner is overcharging. In this case, you may have to meet the difference in costs yourself.

If you want to make a complaint about a private health insurance company, you should first take it up with the company. If you aren't satisfied after this, you can complain to the Financial Services Ombudsman. For more information, visit the Financial Services Ombudsman's website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), or phone them on 0845 080 1800.

## Further help

### Citizens Advice Bureau

Citizens Advice Bureaux give free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB, including those that give advice by e-mail, click on [nearest CAB](#), or look under C in your phone book.

### Other information on Adviceguide which might help

- NHS patients' rights in England
- NHS patients' rights in Scotland
- NHS complaints
- Insurance
- Claiming compensation for personal injury - no win, no fee agreements
- NHS dental treatment

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