



HAVE FREEDOM TO
MAKE YOUR OWN
CHOICES



Your Guide to
Private Healthcare

www.healthandfinance.co.uk

Why go Private?

There are many reasons to choose private health treatment:

- ▶ Avoid lengthy NHS queues
- ▶ Concerns about MRSA and other superbugs
- ▶ Not being satisfied with treatment on the NHS
- ▶ Wanting a second opinion

The resources of the NHS continue to be stretched even with significant government investment, and there can still be long delays before NHS treatment is available.

Having Private Health Insurance gives you:

- ▶ Fast access to medical treatment
- ▶ A choice of when you want to be treated
- ▶ A choice of where to be treated
- ▶ A choice of Consultant or private specialist
- ▶ Access to treatments not available on the NHS

Private treatment can usually be done quickly, consultations and appointments take place at better times to suit you, and recovery from a major operation takes place in a comfortable private environment where friends and family can visit with few restrictions.

For free, impartial medical advice call

01929 477 317

or visit

www.healthandfinance.co.uk

Frequently Asked Questions

Is Private Medical Insurance expensive?

The cost of Private Medical Insurance depends on you or your family's individual circumstances. Insurance providers look at factors such as your medical history and age. Premiums can be lowered by having an excess on the policy or by having a lower level of cover.

How do I make a claim?

If your GP has referred you for treatment or further tests you should contact your insurer and they will be able to authorise your claim. We are always on hand if you need any assistance.

Can I cover any pre-existing conditions?

Pre-existing conditions won't usually be covered, but that doesn't mean you can't get cover. Insurers will usually exclude existing conditions, but will cover for all new, non-related conditions.

Will insurers try and avoid paying out if they can?

You may be surprised to hear that insurers pay out in the vast majority of claims. If you encounter issues when making a claim we will be on hand to help.

Will my premiums increase each year?

Premiums do generally rise each year as you get older. They also may be increased if you have made a claim. To make sure you always get the best price we complete a full and free review of your policy each year.

Will I need to have a medical?

There is no medical required when taking out a Private Healthcare Policy.

Do you already have Private Health Insurance?

Private Medical Insurance policies are continually changing and maybe your circumstances have too. There maybe a better option out there that you don't know about. Let us review your policy with no obligation. We regularly save our clients £100s and often with no loss in the level of cover they enjoy.

Need advice?

- Whole of market & independent access to all providers including: Bupa, AXA PPP, Aviva and many more
- No Obligation and Free service

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