

HEALTH INSURANCE



YOUR COMPLIMENTARY GUIDE



RM
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Foot-doctor.co.uk

WHAT IS IT?



PRIVATE HEALTH INSURANCE

Similar to home, travel and car insurance, Private Health Care Insurance is a policy designed to give you peace of mind that your healthcare costs will be covered should you decide to have treatment in the Private Sector.

AM I ELIGIBLE?

Policies vary regarding who is eligible. It is worth reviewing a number of Insurance Providers.

WHAT IS COVERED?

Again policies vary. You can choose from basic to fully comprehensive policies.

PRE-EXISTING CONDITIONS

Pre-existing condition don't automatically prevent you from getting covered.



Over 10 years experience treating problems of the Foot and Ankle.

Orthopaedic Surgeon, Foot & Ankle Specialist Registration with the General Medical Council.

International reputation for Minimally Invasive Surgery of the Foot and Ankle.

PROFESSOR ROSLYN MILLER, FRCS





ARE ALL POLICIES THE SAME

NO. Policies vary significantly between providers.

Deciding on which policy is right for you can be daunting.

Like every major purchase, such as buying a house, or a car, the process can be stressful and confusing.

When it comes to your health, it can also be very emotional, because of the additional anxiety if you are worried that something is wrong.



What are the benefits of Private Health Insurance?

Rapid access to

Consultants

Investigations

Diagnosis

Outpatient Treatments

In-Patient Procedures

Non-NHS Treatments



ARE THERE ANY OTHER BENEFITS?

- COVID-Free Clinics and Hospitals
- By-Pass long NHS waiting times
- Access to a wider range of treatment options
- Your own comfortable private room with en-suite shower room and free wi-fi.
- Flexibility to plan your care





WHAT TO CONSIDER

MAKE TIME TO DO YOUR RESEARCH

Most people shop around for their home, travel and car insurance.

You should do the same with your health insurance.

Comparison websites can be very helpful in letting you compare different insurance providers and the policies they offer



SINGLE, JOINT AND CORPORATE POLICIES

You may wish to consider who else you might want to get covered.

Joint and family policies can provide significant savings.

Similarly, if you are a business owner, you may wish to invest in protecting your staff



HEALTH INSURANCE BROKER

These services can help you to find the right provider and policy for you.

Remember to clarify how they are paid to determine if their advice is completely independent.

FRIENDS AND FAMILY

Speaking to family, friends and colleagues may also be helpful for you to get a better idea of what is available to you.

They may also be able to provide valuable insights into the level of customer service that you can expect to receive from the different providers.



TERMS AND CONDITIONS

The small print can seem intimidating, boring or irrelevant.

It is really important.

Make sure you have read it and understand exactly what is covered.



WHAT MAY NOT BE COVERED

- Organ transplants
- Cosmetic treatment
- Pre-existing conditions
- Chronic conditions
- Self-inflicted injuries
- Injuries related to dangerous sports or activities
- Substance abuse
- Routine pregnancy
- Mobility aids

OTHER THINGS THAT VARY PREMIUMS

You can choose to have an excess on most policies, to reduce your monthly out-goings.

You can also choose a policy which only covers for in-patient procedures and pay for your out-patient consultations, investigations and treatments yourself



WHEN SHOULD I COME TO SEE YOU?

Any Time

Some insurance companies insist on a referral from your GP.

There has been a dramatic increase in patients wanting to have their treatment in the Private sector.

Many are anxious about either going into or putting an additional burden on the NHS.

If you would like to have a virtual **Consultation** with me to discuss your options, I can have a member of my team arrange that for you.



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If you would like more information
or to book a consultation

Call 0800 193 3668

or

email:

info@foot-doctor.co.uk

