TOP 10 BENEFITS OF
PRIVATE MEDICAL INSURANCE

1 FASTER ACCESS

Waiting times are one of the most significant problems that NHS patients face today. The number of patients in England waiting over a year for routine hospital care is now 100 times higher than before the pandemic, according to data from NHS England.

Private medical insurance will allow you to access appointments, treatments and surgeries much faster and can offer patients more flexibility when it comes to booking appointments. This alleviates the uncertainty and stress of standard NHS waiting times.

But there’s something even more important...
When facing serious medical issues, waiting weeks for treatments or surgeries can be painful and frustrating. The ability to bypass these waiting times and receive the medical care you need, when you need it, is one of the clearest benefits of a private insurance plan.

2 COVER THE WHOLE FAMILY

If you have other loved ones to consider, many health insurance providers offer family plans that can ensure every member of your family has the medical coverage they need. Family plans can cover spouses, children and even extended family, depending on your level of coverage.

By placing all of your family under one plan, payments are made cheaper and more convenient compared to taking out individual insurance plans for each member of your family.

Ultimately, family plans are a simple and efficient way to make sure that your family has the best medical care available. It also offers peace of mind in the event that any serious medical problems ever arise.

3 MENTAL HEALTH COVERAGE

Mental health coverage is often included in insurance plans, offering access to private services and treatments. The issue of mental health was already a big deal pre-pandemic, but it appears to have exploded in its aftermath.

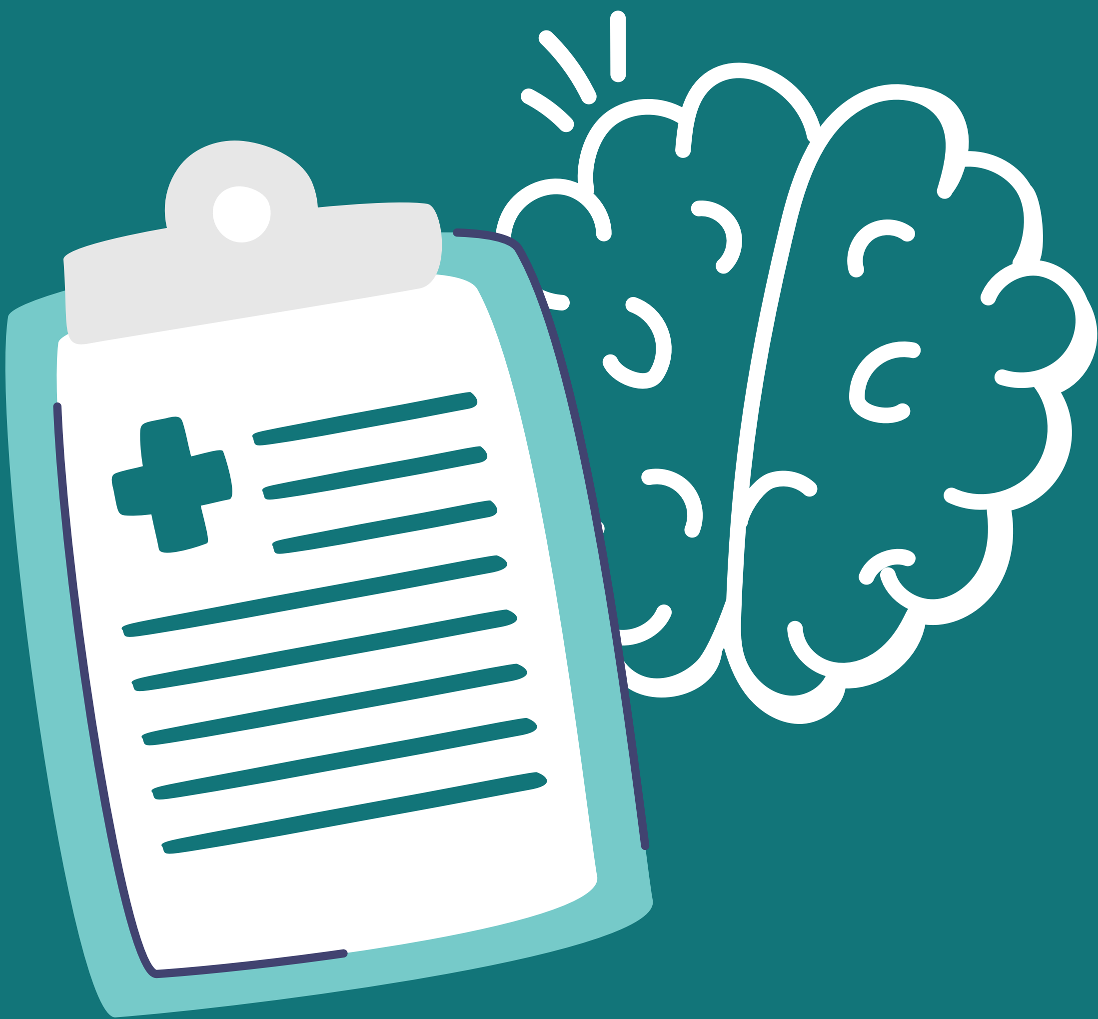
According to research by Kooth, 44% of managers' mental health has got worse as a result of the pandemic and 56% of them believe that the employees in their organisations have suffered the same effects.

In times like these, having access to private care which covers mental health conditions is hugely beneficial to employee and business alike.

The mental health services offered by the NHS often suffer from the same appointment delays as seen in other services – and can even prove to be longer in many cases. Consequently, many patients grow tired of waiting and end up paying for private appointments, even if they don't have private ...

...health coverage. Or worse, they suffer in silence and find themselves trapped in a downward spiral.

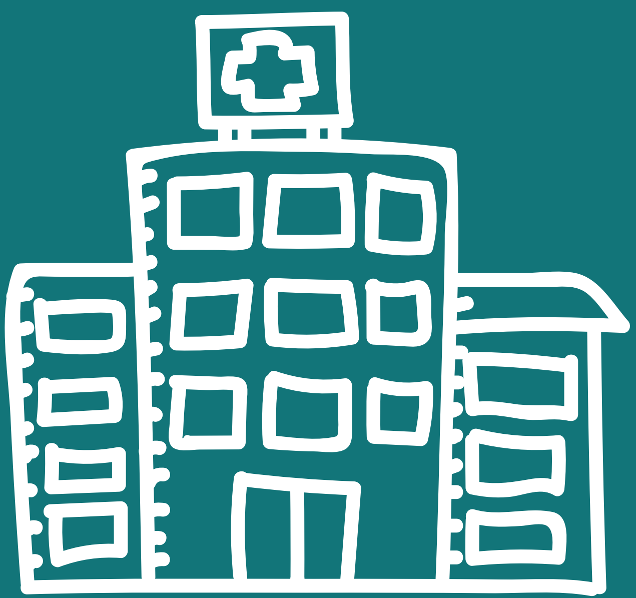
From this perspective, the inclusion of mental health coverage is a huge benefit of having a private health insurance plan and would even reduce the overall costs if you are already paying for any kind of private mental health care or prescriptions.



4 ACCESS TO PRIVATE HOSPITALS

Private health insurance plans allow patients access to private hospitals across the UK, as well as the option to stay in private rooms at NHS hospitals. Staying in hospital can often be uncomfortable, but having access to a private room can make the experience a lot more tolerable. It allows greater privacy, more space and can allow easier access to family.

With the demand for hospital bed space currently higher than ever, the guarantee of a comfortable space for you and your family is a particularly enticing benefit of taking out private health insurance.



5 SPECIALISED DRUGS & TREATMENT

Private health coverage can give you access to specialist drugs and treatments that are not available through the NHS. This is usually due to budgetary restrictions, which means it cannot afford every innovative new drug on the market – regardless of how effective they may be.

It's true that standard NHS health care already offers a wide range of treatments and prescriptions covering almost every eventuality. But similarly to mental health services, it is possible that you would consider paying for the specialist drugs or services even without private coverage in order to get faster access.

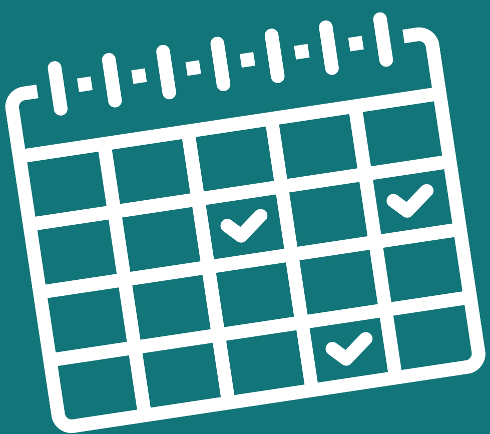
If you're already paying for private treatments or prescriptions (for example, physiotherapy), then private health insurance may end up lowering your costs.

6 ACCESS TO ONLINE APPOINTMENTS

Nobody likes waiting for appointments, especially when it's a health complaint or query which could be solved quickly and easily. Many private health insurance plans offer access to online appointments, which can speed up the process and alleviate the stress of having to attend an appointment in person.

Virtual sessions can be arranged for GP appointments or for more specialised consultants. You can choose to take these virtual appointments over the phone or via online video call. Some types of appointment are even available 24/7 under some providers.

In today's pandemic stricken world, online appointments can reduce the risk patients need to take, especially if they are considered to be at high risk and need to keep public contact to a minimum.



7 TAX BENEFITS

If you are self-employed or run a small business, private health insurance plans can provide enticing tax benefits for both your business and your employees. Private health insurance is usually not tax deductible and is typically included in P11D forms, but in some cases it can be considered a legitimate business expense.

Private insurance plans can also prove to be a worthy investment over time, especially if any of your employees suffer a serious injury, or any medical problem that may prevent them from working for prolonged periods.

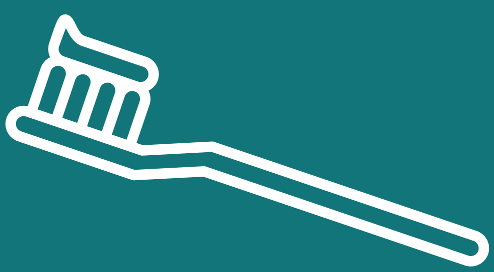
Offering private medical cover is also an attractive perk for potential employees and can also offer them certain tax free benefits, such as annual checkups or medical insurance when working abroad.

8 DENTAL INCLUSION

Some insurers give you the option to include dental cover under your private health plan. Naturally, the cost of the plan will take account of this – but it will be at a discounted rate compared to what you would pay for standalone dental cover.

Dental fees can be one of the most significant expenses that the average person pays for, but having all of those charges included in a single insurance plan will likely drive down the overall annual cost of any dental appointments or surgeries you may undergo in the future.

Many people already choose to pay for private dental cover anyway, so if you were to pay for cover under a wider private health plan, you could ultimately save money.



9 FREEDOM OF CHOICE

The NHS is a wonderful service, but it is nonetheless limited in how it can offer its services. But private health care can offer choice in where, when and how you are treated.

With private health cover, you have the option to book your appointments on your own schedule, rather than working around the times that you are given by the NHS. You may even get to choose which hospital you are treated at. Or even better: arrange home visits! As always, you'll have to check the terms of your health insurance policy.

But remember, these terms can be negotiated from the outset. Insurance plans come in all shapes and sizes. It's important to research the market and consider the areas of cover you most need and how that fits in with your budget. Each insurer offers their own set of enticing extras so it's important to be aware how this affects the value of the insurance.

10 PEACE OF MIND

One of the most significant benefits of private health insurance is the knowledge that your health care is taken care of. You will have the comfort of knowing that should you, or your loved ones, ever suffer any serious medical issues, you will have access to rapid treatment, the best facilities and the widest array of options for proceeding with your treatment and care.

This peace of mind will ultimately make the stressful, uncertain and uncomfortable process of dealing with medical problems easier to cope with for everyone affected. Ultimately, it gives you one less thing to worry about