



Give your PMI a health check

THE HARLEY STREET CLINIC

THE LISTER HOSPITAL
chelsea

London Bridge Hospital

The Portland Hospital
for Women and Children

THE **PRINCESS GRACE** HOSPITAL

The Wellington Hospital

HARLEY STREET AT UCH

HCA - London's No.1 private hospital group

Introduction



PMI health check

Purchasing private medical insurance (PMI) is a major decision and deserves careful consideration. The product can be complicated to understand and differences in coverage are not always obvious. That's why it is always sensible to seek professional advice from a specialist health benefits advisor or intermediary.

This guide has been designed to provide you and your adviser with background information on a range of topics to help you assess the quality and value of the various PMI products on the market. It is not a substitute for advice from a professional adviser and does not replace any of the existing regulations or legislation relating to the sale of financial products in the UK.

The guide looks at four areas – cancer and cardiac are two areas where the impact of illness, and treatment, can be profound. The third area focuses on consultants who are at the centre of delivering high quality care, and the fourth looks at key aspects of safety like on-site intensive care and infection rates.

As well as treating thousands of patients each year for elective surgery such as orthopaedics and general surgery, HCA also specializes in treating many complex and acute conditions including cancer, neurosciences and cardiac care. Our hospitals offer some of the most advanced treatment options in the UK and over 3,000 consultants, many from leading NHS hospitals, choose to base their private practice at one of our facilities.

HCA also provides a wide range of services that are either not covered at all by PMI, or which have very limited coverage. These include IVF and childbirth, emergency medical care, treatment of chronic conditions such as lupus and sleep disorders, and intensive stroke rehabilitation.

We hope that this information guide helps you and your adviser ask the right questions so that you are able to compare different policies and ultimately buy the right product for you.

If you require any further information, please contact Chris Adams, Commercial Director at HCA International on 0207 616 4880 or by email at chris.adams@hcahealthcare.co.uk

This guide can also be downloaded from our website www.hcahospitals.co.uk/employers&advisers/giveyourpmiahealthcheck.pdf

Cancer



What	Why important	'HCA says'
Cancer	Cancer currently affects 1 in 4 of the UK population at some point in their life and this is estimated to rise to 1 in 3 by 2015.	HCA has the largest private cancer network in the UK. It treats more cancer patients than any other private provider and has many leading consultants who trained at major cancer centres.
Q1. Does your PMI policy restrict cancer cover based on NHS waiting times?	Some PMI policies exclude cover for treatment if the local NHS waiting list is less than a specified period (e.g. 6 weeks). With the NHS targeted at a maximum 2 week wait for an outpatient consultation for suspected cancer, some or all of your subsequent treatment may be excluded from your PMI policy.	Patients who are referred to a consultant at an HCA facility can often have a consultation and get a diagnosis the next day. Provided that the patient is ready to start treatment, we can do this immediately.
Q2. Does your PMI policy provide cover for the following 5 drugs? Herceptin®, Avastin®, Erbitux®, Nexavar®, Yondelis®	Cancer care is improving rapidly and these new drugs are part of this. Access to these drugs for NHS patients is limited in some parts of the country, and for some types of cancer. Your PMI policy should provide you with cover for all of these.	Consultants at HCA facilities already use these drugs to treat their patients.
Q3. Does your PMI policy provide cover for GammaKnife surgery and CyberKnife surgery as well as traditional radiotherapy?	GammaKnife surgery is a special type of non-invasive radiosurgery performed on brain tumours and, in certain circumstances, is much safer than traditional open surgery. CyberKnife surgery is a complementary type of non-invasive radiosurgery used to treat tumours wrapped around the spinal cord or other sensitive organs such as the liver.	HCA operates a GammaKnife facility in partnership with Barts and the London NHS Trust. In October 2008 HCA will open the UK's first CyberKnife facility at the Harley Street Clinic in London.



Cancer



What	Why important	'HCA says'
Q4. Does your PMI policy give you access to hospitals that specialise in cancer care and all of their facilities?	Evidence shows that hospitals that specialise in cancer care and have specialist teams, generally achieve better clinical outcomes than generalist hospitals.	HCA has the largest private cancer network and treats more cancer patients than any other private provider in the UK. We have a joint venture with University College Hospital, to provide treatment for complex cancers such as stem cell transplants and rare sarcomas and many of our top consultants have trained at major cancer centres. We have intensive care back-up at each of our sites and patients have the choice to have their chemotherapy either at hospital or in their home. At HCA we provide state-of-the-art technology including our own radiotherapy facilities, PET/CT scanning and brachytherapy. We offer one stop clinics for diagnosis the same day and our outcomes for breast cancer for example are comparable with some of the best hospitals in the world - www.hcahospitals.co.uk/qualityreport .
Q5. Does your PMI policy cover you for an endoscopy at age 50 to screen for bowel cancer?	The NHS screening programme for bowel cancer applies from age 60 onwards. Please refer to http://www.cancerscreening.nhs.uk/bowel/ for more details on this. For individuals who may have an elevated risk of bowel cancer, it may be beneficial to undergo screening from age 50 onwards as early detection increases the chances of successful treatment.	Even if your policy does not cover you, you can have this done at an HCA hospital and pay for it yourself.



Cardiac disease and neurology



What	Why important	'HCA says'
Cardiac care	According to the Stroke Association 150,000 people suffer stroke each year in the UK and it is a leading cause of adult disability with 250,000 people living with restricted ability as a result of stroke. The NHS National Sentinel Audit in 2006 identified that 23 more stroke rehabilitation units were required within the NHS.	HCA is the leading private cardiac provider in the UK. We have many leading consultants, intensive care facilities at all 6 of our hospitals, and all 3 of our cardiac hospitals are designated "Cardiac Centres of Excellence". All three of our cardiac facilities are ranked in the top 10 in Greater London by the Health Care Commission (including NHS hospitals). At the Harley Street Clinic, we have a paediatric cardiac surgery programme with an international reputation.
Q1. Does your PMI policy provide cover for intensive rehabilitation after a stroke?	Fast access to dedicated specialist multi-disciplinary stroke rehabilitation care improves both the rate of progress and the amount of progress a patient makes, helping to reduce long-term care requirements and optimise quality of life.	The Wellington hospital has the largest dedicated private stroke rehabilitation unit in the UK with an international reputation. The average length of stay is 48 days with up to 7 therapy sessions each day.
Q2. Does your PMI policy give you access to hospitals that specialise in cardiac care and all the facilities that they provide?	Evidence shows that hospitals that specialise in cardiac care and have specialist teams, generally achieve better clinical outcomes than generalist hospitals.	HCA specialises in cardiac care including, leading edge diagnostic techniques and minimally invasive surgery with fast recovery times. We are experts in the new field of electrophysiology where the NHS needs to increase capacity to meet the growing demand.
Q3. Does your PMI policy cover you for a 64 slice dual CT scan at age 50?	This new diagnostic technology can detect the very early stages of cardiac disease of the arteries allowing patients to modify their lifestyle, diet and exercise to reduce potential future risks.	HCA offers this scanning technology at the Wellington hospital. The UK's largest private hospital, based in London.



Consultants



What	Why important	'HCA says'
Consultants	Patients in the private sector can expect to be able to choose, along with their GP, the most appropriate and experienced consultant to lead their treatment.	Over 3,000 consultants choose to base their private practice at an HCA hospital. All of them either currently hold, or have held in the past, an NHS consultant post, many at leading teaching or specialist hospitals in London.
Q1. Does your PMI policy allow you and your GP to choose your consultant no matter what illness you have?	Freedom for patients and their GPs to select the best doctor is an important principle that applies both in the NHS and the private sector. For patients, this choice is very important and for GPs it provides them with the clinical freedom to ensure that they always act as the patient's advocate.	HCA also believes that choice and clinical freedom are important. Whilst we work closely in partnership with the consultants at our hospitals, they are free to treat patients wherever they feel is best for the patients.
Q2. Does your PMI policy provide cover for you to choose any consultant on the UK specialist register who has a private practice?	Some PMI policies provide a fixed contribution to the costs of your consultant's care, and consultant charges can vary. More importantly, some PMI policies restrict your choice of consultant by refusing to fund any care if you choose a particular consultant (this applies to both the consultant's fees, and the associated hospital fees).	HCA has a robust process in place to monitor the quality of the consultants that work at our hospitals. Unless a consultant is under investigation, there should be no reason why your PMI policy should stop you from proceeding with the consultant of your choice.



Safety



What	Why important	'HCA says'
Safety	A safe clinical environment is a key part of providing effective patient care and ensuring fast recuperation and optimum recovery.	HCA has invested £150m in its facilities in the last 5 years to ensure a high standard of quality and safety. We publish the widest range of quality measures of any UK hospital, private or NHS, on our website: www.hcahospitals.co.uk/qualityreport .
Q1. Does your PMI policy provide access to all private hospitals that have intensive care on site?	Many PMI policies only provide access to certain hospitals. You should check that your hospital list includes all private hospitals with on site intensive care.	All 6 HCA hospitals have intensive care on site. In fact, with 1 in 9 of our beds being for critical care we have the highest proportion of intensive care beds in the private sector in the UK, and one of the highest even compared to the NHS.
Q2. Does your PMI policy provide access to those hospitals that have demonstrably low infection rates?	Many patients tell us that hospital acquired infections is a worry to them and that they would like to know which hospitals are the safest in this respect.	HCA publishes its infection rates for MRSA (6 times lower than the average across London) and for C Difficile (25 times lower than the average across London).



Safety



What	Why important	'HCA says'
Q3. Does your PMI policy provide access to all MRI scanners which have integrated PACS linked to the hospital where you are treated?	PACS is a system that enables your consultant to study MRI images on screen whilst in theatre and the images form an integral part of your complete patient record at hospital.	All of HCA's hospitals and outpatient facilities are networked with a comprehensive PACS system for MRI, radiology, and ultrasound images. This enables your consultant to access images instantly from the nearest computer.
Q4. Will your PMI policy fund an overnight stay if you have surgery scheduled before 7am or after 8pm?	With advances in anaesthetics, many surgical procedures only require a short period of recovery and the patient can be discharged the same day. For patients with busy lives though, they sometime choose to have their operation very early or very late. Some insurers refuse to fund an overnight stay in these situations even though the patient chose the operating time for their own convenience.	At HCA we encourage patients to be discharged as soon as it is safe and they are comfortable. With very early or late surgery an overnight stay may be safer or simply preferred by the patient.



HCA Hospitals



About HCA

- HCA operates 6 hospitals, 4 outpatient diagnostic centres, and a joint venture with UCH, all in London
- 94% of our consultants recommend our hospitals to their family and friends
- Over 3,000 consultants choose to base their private practice at one of our facilities
- Patients travel from all over the UK and from overseas to be treated at our facilities by consultants with international reputations
- At the 2006 Laing & Buisson health care awards, HCA won both Best Outcomes and Best Nursing Practice

The widest range of services in the private sector

- HCA specialises in treating many complex conditions including cancer, neurosciences, and cardiac care and is currently developing a clinical trials centre
- In orthopaedics, our surgeons all specialise in specific joints to delivery the levels of expertise foot/ankle, hip, knee, shoulder, spine, and hand surgery
- We provide “one stop” clinics for the assessment of a wide range of conditions including breast cancer, urology, gastro-intestinal conditions and gynaecology
- At our Princess Grace hospital we operate the only private accident and emergency service in the UK that is located within a full service hospital with complete diagnostics and inpatient facilities including intensive care
- Our Portland Hospital is the only dedicated hospital in the UK solely for women and children, including pregnancy and child birth, children’s health and gynaecology



For more information call the HCA helpline on **020 7616 4880** or visit **www.hcainternational.co.uk**

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