



The first steps are the same for all patients whether insured or not. If you need medical attention you should first consult your GP (General Practitioner). Your GP will advise you whether or not referral to a consultant is necessary and if so, he (or she) should give you a letter of referral. Your GP will normally recommend an appropriate consultant for your condition but sometimes you may be aware of a particular specialist that you wish to consult. This is your choice but always listen to your GP's opinion.

You should be aware of the cost implications of a private referral and treatment. This can be expensive and you can always consider the NHS to which all UK citizens are entitled. You should also note that the independent hospitals are not always the best places to go if you have an accident and then you should go to the nearest NHS Accident and Emergency Department. If you have another type of medical emergency then you should only go in to the private sector if a suitable consultant has been contacted and has accepted you under his care.

When making a first appointment with a consultant in the private sector you should be told the initial consultation cost. Once the nature of your clinical problem has been decided the consultant will be able to plan the treatment you require and give you an estimate of the costs. Of course in some cases there may not be a clear diagnosis and the treatment (and thus the charges) may be difficult to predict.

Hospital charges usually exceed the consultant's fees if you need in-patient care. However, if you do need in patient care the private hospitals may be able to give you a "package price" which covers all the charges. This type of arrangement usually works best for specific conditions such as a hip replacement, a cataract extraction or a hernia repair. You should note that hospitals charge for dressings, drugs and operating theatre use. Also, recovery period in an Intensive Care Unit or a High Dependency Unit could become very expensive. There may be other charges for x-rays and pathology tests. Try and clarify what is covered in a package deal and also what will happen if your stay needs to be extended because of some complication.

In summary, your consultant's fees and the hospital charges should be made clear to you in advance. If the situation is a straightforward one such as a specific operation then there should not be a problem. However, if you are being admitted for investigation or have a serious illness it will be difficult to predict all costs. Generally speaking, unless you have substantial financial reserves, you should not embark on extensive investigation or treatment for complex diseases where there are risks of prolonged stay and therefore high charges.