



The National
Health Service

The National Health Service (NHS) was established in the UK in 1948, designed to deliver free health care to all UK residents at the point of delivery.

During its 75-plus year existence, the NHS has undergone continual evolution, yet continues to retain its three main guiding principles:

- comprehensive
- universal
- free at the point of use

We will now look at each of these in more detail.

Comprehensive

The NHS provides the full spectrum of health care, such as:

- primary care via a local family doctor (also known as a GP or 'general practitioner')
- prescription medication
- specialist consultations
- diagnostics
- treatments requiring admission to hospital, plus those that can be completed without a hospital stay (including those that take place outside of the hospital environment completely)
- accident and emergency needs
- maternity services
- dental care
- optical care

Universal

NHS care is available to all permanent UK residents. To access care, residents (both UK nationals and expatriates) complete a simple registration process with a local GP.

Once registered, the GP service will provide a full range of primary care and act as a 'gatekeeper' for referrals to specialist consultants, diagnostic tests and treatments. A similar registration process is required to access dental care.

Although the NHS is a national service, it is administered on a regional basis, with control at country level (NHS England, NHS Scotland, NHS Wales, NHS Northern Ireland). Furthermore, local delivery of care is carried out by local NHS trusts. This structure inevitably means there are regional differences in health care priorities, the care provided and how it is delivered.

Free at the point of use

Although generally free at the point of use, the cost of the NHS is funded via taxation and National Insurance contributions (similar to social security). While all NHS medical treatment is free throughout the UK, in England there is a nominal charge for prescription medication that does not apply in the rest of the UK.

When it comes to NHS dental care, this is subject to 'means tested' patient contributions across the UK (so based on what you can or cannot afford), with the level of contribution varying across the country. Free NHS eye tests are provided at opticians throughout the UK (apart from England where, again, they are subject to a nominal charge).

In the UK, health care is based around the comprehensive (and free) facilities provided by the National Health Service (NHS). However, private health care is also widely available.



UK private health care is supplemental to the NHS and is designed to work in tandem with NHS facilities.

The NHS provides the full spectrum of health care, as detailed overleaf. Supplemental private medical insurance (PMI) will generally focus on secondary care and is designed to provide fast access to specialist consultations and treatment. Health insurers rely on NHS GPs to act as a 'gatekeeper' for private referrals, whether for specialist consultations, diagnostic tests or treatments.

Therefore, the process has historically – and still does in most cases – required the insured to attend their NHS GP to obtain a referral that requests further investigations/diagnostics be undertaken by a specialist consultant. Once the patient has this letter, they contact their health insurer to arrange an appointment with the consultant in private practice (while many consultants will be contracted to the NHS, they will also see private patients in private hospitals, outside of their NHS hours).

Changes in PMI

However, with some increasing issues around the availability of NHS GP appointments in some areas of the UK, the private medical system is evolving. For example, insurers now offer:

- **access to virtual GP services: this provides access to primary healthcare advice** and in some cases, the virtual GP can provide direct referral to private consultant services
- **direct-access services:** with some specific conditions (e.g. musculoskeletal (MSK) problems, mental health issues), these may not require an initial GP referral – instead, access to care could be arranged following a call to the insurer's MSK or mental health helpline

Typically, UK PMI does not provide cover for:

- **prescription medication:** these are provided free by the NHS in Scotland, Wales and Northern Ireland, and are available for a nominal fee in England
- **accident and emergency care:** there are no providers of private accident and emergency care in the UK
- **maternity services:** some private policies will cover infertility issues and/or medical complications in pregnancy, but routine antenatal services, delivery and post-natal support are not covered
- **chronic conditions:** UK PMI is based on the provision of care for acute, curable conditions – therefore (except for cancer), long-term conditions (e.g. hypertension, Parkinson's disease, arthritis, diabetes), which are in 'maintenance' mode, are excluded from cover.

Dental services

Throughout the UK, NHS dental care is subject to means-tested patient contributions (dependent on what you can or cannot afford). Plus, the level of contribution varies across the individual NHS regions.

Dental plans that provide reimbursement of both NHS and private dental costs are becoming popular in the UK, especially with the growing issue of accessing NHS dental provision. Some private medical plans, meanwhile, have additional dental options.

Optical care

Free NHS eye tests are provided at opticians throughout the UK (subject to a nominal charge in England). Schemes are available to cover the cost of NHS eye tests and glasses/contact lenses.



Get in touch

For more information, or to arrange a meeting to discuss your employee benefits strategy and employee communication options, please email us at **info@mattioliwoods.com**, or contact your Mattioli Woods consultant.

Registered Office: 1 New Walk Place, Leicester LE1 6RU. Registered in England (No. 03140521).

Mattioli Woods Limited is authorised and regulated by the Financial Conduct Authority.

© Mattioli Woods Limited. All rights reserved.

www.mattioliwoods.com