



**Getting the right
care, fast, with
PHC**

PHC - AN EXPERT IN HEALTHCARE COVER

January 2024

Why Private Medical Insurance?

Company healthcare cover is designed to give companies reassurance – it offers company members quick access to eligible health treatment; from seeing a specialist for diagnosis to receiving the appropriate care during a stay in hospital. These, plus flexible appointment times and a large choice of private hospitals are just some of the benefits that company members can utilise through having private healthcare cover. Helping to keep them in work and health so businesses can achieve more. Plus, members will have access to a wealth of additional health and wellbeing services to help them live life well.

Benefits of Private Medical Insurance (PMI)

Benefits of private healthcare cover to businesses:

- Demonstrate to employees that they and their wellbeing are valued.
- Become a more competitive employer by offering an attractive benefits package.
- Ensuring employees get support quickly means they can get back to their best health and continue in both their personal and working lives.
- Retain and attract top talent staff.

Benefits of private healthcare cover to employees:

- More choice - choose a private hospital from one of our Directory of Hospitals.
- Less time spent waiting for diagnosis and eligible treatment.
- Access to a private room in private hospitals or in an NHS hospital.
- Flexibility and choice of appointments so members can manage around their work and home commitments.

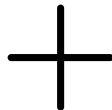
Why PHC?

We focus on what sets us apart from mainstream providers, and why our brokers, clients, members and employees choose us both now and in the future. Our core focus is providing PMI and related health and wellbeing services via a restricted number of selected distribution partners. PHC's products and services are designed to meet our distributors, clients, and members' needs - with added value to support what matters most. Our added value is included as standard in what we do, to help avoid ill-health, improve wellbeing, and enhance access to health services when needed. We use our time and resources to focus on delivering the service, care and support for our clients, their members and families, and intermediaries every step of the way, and provide a first class service. We offer a range of cover so clients can find a plan that meets their specific needs and budget.



Partnerships

Long standing and successful partnership with our selected intermediaries.



Added-value service as standard

Made for clients, as part of our core PMI offering - not add-ons.



Wholly owned by AXA since 2015

A complementary brand with specialist pedigree.



30 years

Serving the intermediary sector for 30 years.



35,000+

Insured members and dependants meaning they receive a personal experience.

Private Healthcare vs NHS

When making a comparison of the NHS vs private healthcare, there are several factors to consider. The type of care needed, how long a member can wait, and their budget will all impact the type of care that's right for them. Here's our round-up of the key points of difference between the NHS and private healthcare.

Appointment and waiting times

When seeing a GP and are referred to a consultant, NHS treatment should start within 18 weeks of the hospital receiving the referral letter. However, there's a growing backlog in NHS waiting lists, which has worsened since the COVID-19 pandemic. By contrast, private healthcare providers are able to provide treatment much more quickly. Though a GP referral may still be needed, members are more likely to be seen by a consultant quicker.

Quality of care

Whilst private facilities are often more comfortable than an NHS hospital, the quality of care is usually very similar. Many doctors work for the NHS and private hospitals and have the same duty of care in both settings. In addition, the knowledge and expertise of the doctors treating patients are the same.

Treatment and medication

With private medical treatment, a wider range of specialist drugs and treatments will be available due to the difference in NHS vs private healthcare budgets.

Services offered

Private hospitals do not offer emergency care

There is no A&E found in a private hospital, nor do they offer emergency care. Private hospitals will refer a patient to A&E if they've been in a serious accident. Receiving NHS care in an emergency means access to specialist doctors who can manage treatment after a member has received emergency care.

Chronic conditions are usually best dealt with via the NHS

Chronic conditions such as asthma or diabetes require ongoing health monitoring and management. Private healthcare does not cover chronic conditions. With NHS care, a member will benefit from an ongoing relationship with their GP, who can provide the member care that is tailored to their needs.

Private medical insurance is complementary to the NHS.

The NHS is still under pressure due to the pandemic, with over 7.7 million people waiting for treatment.

3.18 million people waiting over 18 weeks for treatment.

355 thousand patients waiting over a year for treatment (although this is a reduction of approx. 6% from the October 2023 figure of 378,000).

14.4 weeks median wait time for treatment - almost double the pre-covid levels.

Source: NHS backlog analysis November 2023: [NHS backlog data analysis \(bma.org.uk\)](https://www.bma.org.uk/nhs-backlog-data-analysis)

PHC's support services

We have provided an overview of some of PHC's support services that are available to members when they need just that extra bit of help and support from the everyday queries right down to the specifics.



AXA Doctor at Hand

AXA Doctor at Hand is a 24/7 service, available wherever and whenever a member needs it. From a choice of appointments with GPs or Advanced Nurse Practitioners (ANPs) for advice, prescriptions, tests or eligible referrals, AXA Doctor at Hand takes care of things seamlessly.¹

At PHC, our priority is to be here for our members. That's why we're giving them unlimited access to video and phone appointments available 24/7 through AXA Doctor at Hand (subject to fair use).²

1 Appointments are subject to availability and the Doctor Care Anywhere fair-usage policy applies. For details, see doctorcareanywhere.com/terms-and-conditions

2 Subject to appointment availability



24/7 Health Support Line

Online and telephone access 24 hours a day, 365 days a year to a team of health professionals to answer a member's health questions. The health professionals are ready to help whether that's to talk about a specific health worry, medication and treatment, or simply to provide a little guidance and reassurance.

Here, a member can get clear health information they can trust, supported by clinical evidence, to point them to services where they can get the care they need.

Our team of experienced health professionals include nurses, counsellors, midwives* and pharmacists*.

*24/7 health support line midwife and pharmacist services available 8am to 8pm Monday to Friday, 8am to 4pm Saturdays and 8am to 12pm on Sundays.



Specialist Appointment Booking service

We make it easy to help members see a specialist quickly, because the sooner they see someone, the sooner they can get a diagnosis and treatment, and the sooner they can start getting better. They just need to ask the GP for an open referral.

- We'll find a specialist for the member and book their appointment.
- We aim to come back to them by the end of the next working day or sooner, having sourced and booked an appointment with a specialist near them.
- Or we can give them a choice of up to three specialists and the member can get in touch when they're ready.



Second Opinion service

Sometimes another opinion can be invaluable. It could be the difference between having the confidence to make the right decision for recovery, and going ahead with treatment a member isn't comfortable with. That's why we offer our Second Opinion service, giving members peace of mind and reassurance when they need it most. Our service is designed to make sure a member is completely confident with their specialist's recommendations.

- Access to over 37,000 specialists and practitioners who are experts in their fields.
- Cover over 250 hospitals around the country so members can choose what's best for them.

For more information about PHC healthcare cover or if you'd like to know more about the support that PHC can provide, please contact your PHC Relationship Manager or email us at sales@thephc.co.uk.