

Understanding Primary Care and your healthcare cover

Your private healthcare insurance gives you access to treatment when you need it. From seeing specialists for a diagnosis to having a comfortable private hospital stay, we're here to look after your health and wellbeing.

There's a lot that's covered under your plan, but we can't cover everything. And the last thing we want is to turn down a claim for your healthcare costs. Primary Care is one of those areas that isn't usually covered.

What isn't covered under my plan?

If your GP refers you to get diagnostic tests such as X-rays, blood tests or ultrasound scans – we call these 'GP referred diagnostics' – we expect these to be arranged by your GP as part of your Primary Care. They're not covered under your private healthcare insurance.

You may be covered privately for some parts of your Primary Care depending on **which options you've added to your plan**. Please always check with us before you decide to go private.



What is Primary Care?

If you get injured or become unwell, you go to your GP. If it's an emergency, you go to your local A&E department. Both of these are Primary Care.



It's the first point of contact for healthcare for most people and includes the services your GP or local hospital typically provide under the NHS. Things like the initial testing, diagnosis and treatment of medical conditions. And the management of common or long term conditions like diabetes and high blood pressure.

Primary Care also includes health advice, immunisation and national screening programmes.

Our plans cover you once this Primary Care can no longer manage or treat your condition and you've been referred to a specialist by your GP.

Here are some examples of Primary Care where, in most cases, we don't cover the costs:



Consultations with a private GP, unless your plan specifically covers this



Consultations or treatment at a private walk-in clinic



Over-the-counter medicine recommended by a pharmacist or prescriptions from your GP



Treatment that your GP can provide under the NHS



GP referred diagnostics, unless your plan specifically covers this



Emergency care – this should be carried out by the NHS at your local A&E, unless you're happy to pay for private A&E treatment yourself.

Why isn't Primary Care covered under my plan?

Private healthcare insurance in the UK is mostly designed to cover short-term illness or injury. It complements the NHS rather than replacing it entirely. That's why you'll find that some parts of your treatment are carried out under the NHS, such as Primary Care and initial diagnosis. Then other parts are covered by us, such as specialist consultations and eligible tests and procedures, depending on your cover level.

We need an initial assessment to be carried out by your GP so we know you need to be

referred to a specialist for your care, which is what our plans are designed to cover – specialist care and treatment. That's why we'll ask for more information before we arrange a specialist consultation.

We don't cover GP referred diagnostics on our plans because these can be carried out for free in an NHS setting. If they're not carried out first, your GP might not refer you to the right specialist. This can cause delays for your diagnosis and treatment, so you should have

these tests done under the NHS. If you have them done privately, make sure you're happy to pay these costs yourself.

And with emergency care, the NHS is well equipped to deal with this type of treatment, so our plans don't cover this.



Three things to remember:

- 1 We don't cover the cost of services your GP or local hospital can typically provide under the NHS, unless you have specifically added this to your plan
- 2 Unless we pre-authorise your tests and treatment you may need to pay these costs yourself
- 3 Always check your cover and contact us before you decide to go private