

## NEWS



# Patients with private health insurance are asked to help out cash strapped NHS

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London

Two clinical commissioning groups (CCGs) in England have admitted that they are encouraging GPs to ask patients with private medical insurance to think about using it to obtain treatment in an effort to reduce NHS costs.

As reported by the GP magazine *Pulse*,<sup>1</sup> since November 2015 NHS Mid Essex CCG has been asking GPs to discuss with privately insured patients how they might be able to use their policies for medical treatment since November 2015.

The move has resulted in a 6% increase in referrals to private healthcare for the first six months of this year when compared with the same period last year, *Pulse* said.

And as of last week NHS Basildon and Brentwood CCG has been encouraging GPs to quiz patients about private medical cover and to display posters and leaflets presenting private healthcare as part of patients' choice.

"This is part of a series of measures to reduce costs," confirmed a spokeswoman for the CCG. "We are not saying whether [patients] should have private health cover or not, and they can still choose NHS services if they want to," she insisted. GPs had backed the initiative, she added.

But an NHS England spokesman said that it was "wrong" for GPs to suggest to patients that they might like to look elsewhere for treatment. "Everybody is entitled to NHS care, and whether they do or don't have private insurance is completely irrelevant," he said. "Just as it's wrong for private insurers to pay their enrollees not to use their policies—as some are now doing—so too should GPs avoid any suggestion that some of their patients should look elsewhere for care," he declared.

There might be legitimate discussions that GPs need to have with patients who have private health insurance, but this should

only be in the interests of helping them get the treatment they need, he insisted.

"We will be investigating these isolated cases and will take any appropriate action," he said.

Graham Jackson, co-chair of NHS Clinical Commissioners and chair of NHS Aylesbury Vale CCG told *The BMJ* that under the terms of their statutory obligations CCGs had to "review all potential treatment options and routes to ensure they are able to commission the best possible care within the resources that are allocated to them."

But he said, "Unfortunately, the NHS does not have unlimited resources, and making sure that patients get the best possible care against a backdrop of spiralling demand and increasingly squeezed finances is one of the biggest issues that they face. The simple truth is there is no spare money in the system."

He added, "We urgently need a cross governmental review into the overall financial position of the NHS and an open and honest debate with the public about what can be realistically delivered with the current level of funding."

Last week it emerged that NHS Vale of York CCG planned to defer non-emergency surgery for smokers and obese patients in a bid to balance its books. It has since agreed to review its proposals.<sup>2</sup>

1 Price C. Jump in private referrals after GPs are told to ask patients about insurance. *Pulse* 5 Sep 2016. [www.pulsetoday.co.uk/news/commissioning-news/jump-in-private-referrals-after-gps-are-told-to-ask-patients-about-insurance/20032718](http://www.pulsetoday.co.uk/news/commissioning-news/jump-in-private-referrals-after-gps-are-told-to-ask-patients-about-insurance/20032718).article.

2 Obese patients "surgery ban" in York to be reviewed. BBC News 3 Sep 2016. [www.bbc.co.uk/news/uk-england-york-north-yorkshire-37265752](http://www.bbc.co.uk/news/uk-england-york-north-yorkshire-37265752).

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