

Fact Sheet

Health Care in the UK



The UK's National Health Service (NHS)

What is the NHS?

The UK's National Health Service, usually called the NHS, is the world's largest publicly funded health service and deals with an average 1 million people every 36 hours. With approximately 1.5 million employees, only the Chinese People's Liberation Army, Wal-Mart and the Indian railway employ more people directly.

The NHS was born from the ideal that healthcare should be available to all and, with the exception of some prescriptions and certain dental and optical services, is free for anyone ordinarily resident in the UK.

What services fall under the NHS?

Accident & Emergency (A&E)

Dentists

Doctors

Hospitals

Opticians

Pharmacists

Social care services

Walk-in centres

Am I eligible for free treatment under the NHS?

- Ordinarily resident

According to the Department of Health, 'Anyone who is deemed to be ordinarily resident in the UK is entitled to free NHS hospital treatment'. To be 'ordinarily resident', a person needs to demonstrate that they have the right to live in the UK and that they are doing so on a voluntary basis, with enough continuity to be properly described as settled. It is ultimately the Hospital, Doctor or Dentist that will decide whether or not you receive free medical treatment under the NHS.

- Employed in the UK

If you are working in the UK for an employer that is based in the UK, or is registered in the UK as a branch of an overseas employer, you are eligible to receive free NHS treatment. **Please note that your contract of employment must be with the UK registered branch or company and not one that is based overseas.** Your spouse or civil partner and any dependent children are also eligible to receive free treatment if they are living with you in the UK permanently.

- Bilateral Healthcare Agreement Countries

European Economic Area countries (EEA): Residents from the European Economic Area (EEA) member states are entitled to 'all necessary treatment' free of charge.

Nationals of the following countries: Armenia, Azerbaijan, Belarus, Bosnia, Croatia, Georgia, Gibraltar,

Yugoslavia i.e. Serbia & Montenegro, Kazakhstan, Kirgizstan, Macedonia, Moldova, New Zealand, Russia, Tajikistan, Turkmenistan, Ukraine, Uzbekistan. And Residents irrespective of nationality of the following countries: Anguilla, Australia, Barbados, British Virgin Islands, Channel Islands, Falkland Islands, Iceland, Isle of Man, Montserrat, St. Helena, Turks and Caicos Islands are entitled to treatment of injuries or illnesses that occurred / arose for the first time after their arrival in the UK.

If you do not qualify under any of the above criteria you may decide to take the precaution of buying private medical insurance. Two of the principle insurers in the UK are BUPA and PPP Healthcare.

In case of an emergency

- If you are physically able to do so, go to your nearest Accident & Emergency (A&E) department (also known as 'Casualty'). These departments are located within NHS general hospitals and almost all offer a 24 hour service, 7 days a week. To find your nearest A&E Department please visit the NHS website <http://www.nhs.uk/servicedirectories/Pages/ServiceSearch.aspx?20>
- Alternatively, please dial 999 and request an ambulance.

The local doctor – General Practitioner (GP)

The most important person with regard your healthcare is your local doctor, or GP. Apart from emergency situations, you must always consult a GP first before receiving treatment. The GP's place of work is called a surgery or practice. A list of GPs and the location of their practices can be found on the NHS website <http://www.nhs.uk/servicedirectories/Pages/ServiceSearch.aspx?20>

You may choose any doctor, but it is advisable to select one whose practice is not too far from your house in order to facilitate home-visits. Occasionally, if a doctors' patient-list is full, you may not be able to register at your first choice of practice.

Registering with a doctor (GP)

Your home search agent will help you locate and register with a doctor when you first arrive in the UK. You and your family should visit the practice where you wish to register, and speak to the receptionist. Normally, he/she will make an appointment for you to see a doctor or a senior nurse, who will take details of your medical history and check your blood pressure, weight, height etc.

Take with you, if you can:

- Copies of your medical records/histories
- Details of drugs you use frequently (not the trade name but what the drugs contain)
- Vaccination/immunisation records
- Proof of address (a copy of the tenancy agreement or a letter from your employer)
- Proof of employment
- Passport

In due course, you will receive, by post, a Medical Card, which will show your NHS reference number. Be aware that you do not need to wait for receipt of this card before receiving treatment.

Whilst you must register with one (named) doctor, in a group practice it is usually possible to see any of the doctors working there. You may find that you prefer one particular doctor, so when making appointments you need to say which one you wish to see. If you find that you are unhappy with your choice of doctor/practice, you may transfer without having to explain why.

Visits to/by the doctor

Some doctors have 'open surgery', where patients visit the practice without having made a prior appointment. Others operate an 'appointment only' system. A group practice may offer annual, routine health checks. There may also be a nurse in attendance that can carry out basic treatment, including injections, blood tests, inoculations, immunisations, changing dressings etc.

Doctors will make house-calls (visit you at your home) but only if this is absolutely necessary. When the surgery is closed, there is usually a telephone answer-phone service, which will tell you what number to ring if you need a home-visit. The doctor who subsequently visits you will usually be a "locum" - a replacement doctor who is prepared to work outside surgery hours, particularly at night.

Referrals to specialists/consultants

GPs in the UK undergo eight years of training to deal with all types of general medicine. Since training varies from country to country you may find that your British GP refers you to a specialist more or less often than your home country doctor would. In the UK, hospital specialists can only be seen after a referral by a GP.

NHS Direct

NHS Direct is a 24 hour service offering information and advice on NHS services and matters of health and illness. You can access these services via their:

- 24 hour helpline - 0845 4647

You can call NHS Direct to obtain advice on:

- What to do if you or a family member are feeling unwell,
- Particular health conditions,
- Local healthcare services, such as doctors, dentists or late night opening pharmacies, and support organisations.

Scotland has a similar telephone service called NHS24 which can be reached on 08454 242424. If your English is poor, please state which language you wish to use when speaking to the operator and they shall arrange an interpreter to assist with your enquiry. For those who are hard of hearing a textphone service is available on 0845 6064647.

- Digital TV service

If you have 'Freeview' or 'Sky Digital' you can access much of NHS Direct's services on your television. To find out how to do this, please visit the NHS Direct website on <http://www.nhsdirect.nhs.uk>.

- Website - <http://www.nhsdirect.nhs.uk>

Which, amongst other things, contains a health encyclopaedia, frequently asked questions a self-help guide and all in a variety of different languages.

Hospitals

In an emergency situation you will have no choice of hospital, although you may ask for a private room (show your private healthcare membership card if you have one). Parents can usually stay with their children (there are chair-beds or separate rooms nearby). In an NHS hospital food is free for the patient, but not for relatives. Most children's wards in hospitals have a very friendly atmosphere, with TV sets and videos, playrooms and games, etc. To find your nearest hospital please visit the NHS website <http://www.nhs.uk/servicedirectories/Pages/ServiceSearch.aspx?20>

Walk-in Centres

There are approximately 90 NHS Walk-in Centres in England. Walk in Centers offer a complementary service to traditional GP and A&E services and provide the public an opportunity to receive treatment for a range of minor illnesses and injuries without the need for an appointment or the need to register. The type of illnesses and injuries covered include:

- infection and rashes,
- fractures and lacerations,
- emergency contraception and advice,
- stomach upsets,
- cuts and bruises, or
- burns and strains.

Most centres are open 365 days a year and have extended working hours. To find your nearest Walk-in Centre please visit the NHS website <http://www.nhs.uk/servicedirectories/Pages/ServiceSearch.aspx?20> .

Chemists, pharmacies and prescriptions

If you are given a prescription, (written details of the medicines you need, signed by a doctor) you will need to take it to a chemist who will then prepare the dosage of medicine prescribed. There is usually a chemist near each doctor's surgery.

No charge is made for medicines for children and pregnant women (the reverse of the prescription form must be signed to confirm the status of the patient), but for other adults there is a charge for each item listed on a prescription. To find your nearest pharmacy please visit the NHS website <http://www.nhs.uk/servicedirectories/Pages/ServiceSearch.aspx?20>

Family planning

Advice on family planning is available from your GP or from your local Family Planning Clinic. A doctor must prescribe the contraceptive pill, but other contraceptive devices may be purchased from a chemist.

Dental care

The dental system is totally separate from the general medical system, so you will need to register with a dentist in your area. Very few dentists in the UK now offer treatment under the NHS. To find the nearest dentist in your area, please visit the NHS website <http://www.nhs.uk/servicedirectories/Pages/ServiceSearch.aspx?20>.

The main differences between NHS and private dentistry, apart from the cost, are the choice of treatment options, the time spent with each patient and the availability of appointments.

NHS dental care

Like GPs, dentists work in surgeries or health centres. Many now also employ a hygienist, who advises on care of the mouth and also removes hard deposits from the teeth e.g. tartar. For NHS dental care you pay 80% of the actual fees up to a maximum, which is reviewed annually. Children of school age, pregnant women and those who have given birth in the previous 12 months are entitled to free treatment.

Orthodontic care

Orthodontists deal with crooked teeth, and on the whole, deal mainly with children. Treatment is available under the NHS, usually at specialist centres. However, waiting lists for the first consultation can be very long. If your children are going to be wearing a brace on their teeth when they come to the UK, you should ask your home country dentist to give you written details about the appliance. Orthodontists cannot keep in stock a huge range of appliances, nor are all appliances available worldwide. It is unlikely that treatment already begun overseas will be completed under the NHS.

There are some areas where it has become virtually impossible to have orthodontic treatment under the NHS. If you are frustrated by exceptionally long waiting lists it may be better to arrange for private treatment to ensure that your child's teeth are straightened while the jaw and mouth are growing.

Eye care

Most opticians have qualified practitioners who can carry out eye tests on site. They will also be able to supply glasses in accordance with a prescription from a qualified practitioner. Lenses and frames are available under the NHS at a basic charge, but the range of frames from which you may choose is very limited. A wider range is available to the private customer.

Private Medical Insurance

Where can I buy private medical insurance?

There are several types of health insurance you can obtain, but it is best that you check the comprising websites for further details and costs. Here are some example websites:

- www.healthinsurancecompare.co.uk
- www.bestmedicalcover.co.uk/Compare
- www.comparethemarket.com/health-insurance
- www.moneysupermarket.com/insurance
- www.healthinsurancesolutions.co.uk/health-insurance-comparison

The cost of a private medical insurance policy will vary from one provider to another and will depend on a number of factors such as the terms of your cover, your personal medical history, your age etc.

Private Medical insurance is too expensive. Are there any alternatives?

An alternative to Private medical Insurance are Health Care Cash Plans. These are a great way to top up the services offered by the NHS, assisting with costs towards treatments that would otherwise not be covered.

What's the difference between a health cash plan and health insurance?

A cash plan offers money back on everyday healthcare bills, like trips to the optician, dentist or physiotherapist, up to annual limits. Health insurance gives you more comprehensive cover for medical conditions.

Cash Plan

Cash plans operate separately from the provision of treatment. They simply allow you to reclaim some of the cost of whatever NHS or private healthcare you need. If you did opt for expensive private treatment and only had a cash plan, it's unlikely to cover the full costs. For complementary therapies and occasional consultants, it's a cheap way to offset costs.

A monthly payment means you can get cash back on your healthcare bills. The amount of money you pay a month depends on the value you use per year, for example paying £10 a month will give you cover up to £510.00 a year, this will be dependent on the provider you chose and will vary on the amount you pay giving you different cash back limits.

Most policies only repay a proportion of costs, when you make a claim, it's rare to find a plan that will give you all the cash back it is normally a percentage of the bill. Most providers usually have a range of tariffs and increasing the amount you pay increases what you can claim back.

There are several types of cash plans and you will find more details by looking at the comparison websites

- www.simplyhealth.co.uk/cashplan
- www.medicash.org
- www.healthshield.co.uk
- www.ukhealthcare.org.uk
- www.lookforhealth.co.uk
- www.bupa.co.uk/individuals/cash-plan-travel-insurance/cash-plan