

HELP YOUR
CUSTOMERS
WITH THEIR
EVERYDAY
MEDICAL
EXPENSES

WHY PRIVATE MEDICAL INSURANCE?

Although only **10.6% of the population has private medical insurance***, statistics show that the need for protection is evident.

Private medical insurance is designed to put your clients' health first and give them the medical care they need without delay, so they can get on with the important things in life.

*<https://www.theguardian.com/business/2017/jan/16/private-medical-insurance-sales-surge-health-nhs>

THE NEED FOR PRIVATE HEALTHCARE

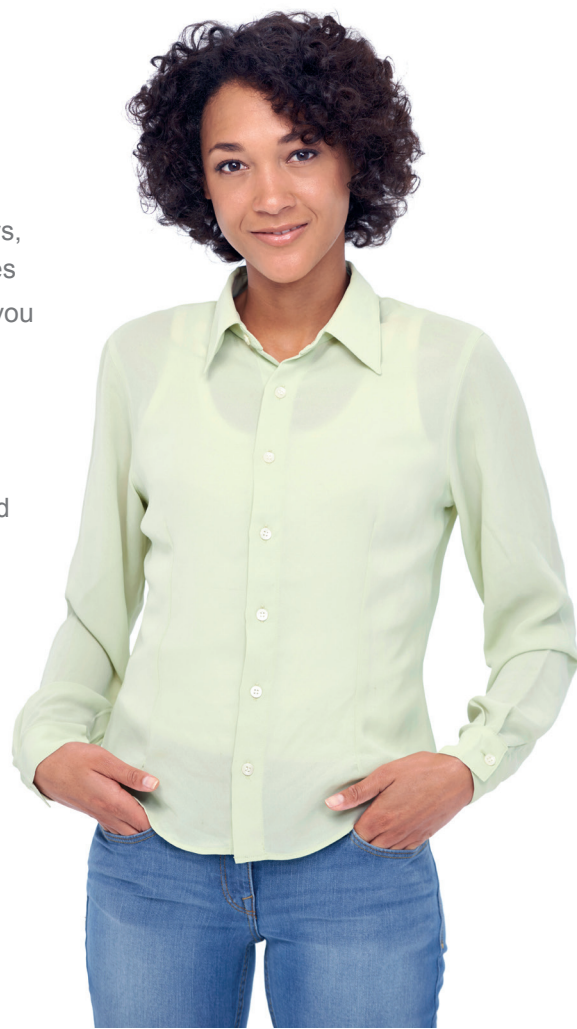
Whether a client needs to see a consultant, have a diagnostic test or require a surgical procedure – having private health insurance means they won't have to spend time on the NHS waiting list. This is highly important as rising numbers of patients need hospital care and the number of NHS staff and beds are becoming fewer.

In short, the **main benefits** of private health insurance are:

- > Appointment times to suit the policyholder
- > Shorter waiting times for treatment than on the NHS
- > Fast diagnosis
- > Receiving treatment in private clinics and hospitals means enjoying benefits such as modern private rooms, en-suites and television
- > Choice – patients have a wider range of options regarding when and where they receive health care

WHAT IT DOES AND DOESN'T COVER:

- > Private healthcare covers an array of things, including exclusive drugs, hospital stays, scans and surgical procedures
- > In-patient treatment is when you require a hospital bed, and is covered with most plans
- > Out-patient treatment means you visiting external specialists or consultants, and is usually available on more expensive policies
- > Any existing, chronic problems, A&E visits, drug abuse, organ transplants, normal pregnancy and non-essential cosmetic treatments are not usually covered





WHO WE ARE

APRIL UK is an award-winning health and protection specialist with 20 years of service. We're part of the APRIL Group, a global insurance brand that operates in 31 countries. By focusing on putting the customer first, we deliver the highest standards of customer service.

For more information, visit www.april-uk.com/intermediaries, call your APRIL UK Business Development Manager, or speak to the Broker Support Team on 0800 073 5330.

* <https://www.england.nhs.uk/statistics/wp-content/uploads/sites/2/2017/06/RTT-Annual-Report-2016-17-v0.9-final.pdf> page 1 - 90.3% NHS patients up to 18 weeks

** <https://www.ft.com/content/cd45851a-1389-11e6-839f-2922947098f0> over 5 million people insured

APRIL UK'S PRIVATE MEDICAL INSURANCE PRODUCTS

INSPIRE PRIVATE MEDICAL INSURANCE

Created in partnership with Spire Healthcare, the inSpire Private Medical Insurance plan combines high quality healthcare with exceptional value for money. As an inSpire policyholder, your clients will receive a wide range of benefits including:

- > Access to over 3,000 of the country's most experienced consultant surgeons and specialists
- > Fast access to any of Spire's Healthcare hospitals and clinics
- > Excess options from £0 to £1,000
- > Cancer cover included with access to specialist cancer drugs

REGIONAL PLUS PRIVATE MEDICAL INSURANCE

With the Regional Plus Private Medical Insurance Plan, your clients will have access to local private and NHS hospitals on the Regional Plus Hospital List, where they'll be looked after by consultants, surgeons and specialists. Here are the key benefits:

- > Choice of private hospitals throughout the UK, including Spire, BMI, Nuffield as well as private wings at NHS hospitals
- > Convenience – see a specialist or receive treatment at a more suitable time
- > Fast access – no NHS waiting lists
- > Access to specialist cancer drugs including drugs which might not be available on the NHS

OVERCOMING CLIENT OBJECTIONS

There's no doubt that you may experience client objections. But with some key facts and product positioning, you can help your clients understand the importance of private medical insurance.

I WON'T NEED IT

- > Over 5 million people in the UK are insured with private healthcare*
- > You insure your house, your car, your pet. Why wouldn't you insure your health? Which is more important?
- > 90.3% of NHS patients wait to start treatment up to 18 weeks – avoid long waiting times and be seen as soon as possible**

I CAN'T AFFORD IT

- > Household insurance including laptops and TV can be just as expensive
- > Your health is invaluable – don't put your life on hold



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