

Private medical insurance companies, operation fees, and 'fee assured' doctors



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Insurance shortfalls

Thank you for your enquiry relating to a possible funding shortfall.

Such *shortfalls* can arise because the insurance companies set the amounts they are prepared to remunerate their patients for a given operation or procedure, and these may not be the same as the surgical fee.

Thus, depending on your insurer, and your policy, there may be a *shortfall* between the remuneration offered by the insurance company and the fee set by the surgeon. Such a shortfall can vary enormously depending on your policy. A quote for the total surgical fee is always provided ahead of surgery (with the exception of rare emergencies) and it remains the responsibility of the patient to determine the size of any shortfall and to make provision for this.

Of note, the insurance companies have set their own rates for operations and procedures - without reference or consultation with the surgeons concerned - and while they have tended to levy a yearly *increase* in their premiums, the rates for operations have gone *down* in real terms over the years, not up, reflecting the commercial pressures in providing private health care.

'Fee assured'

A number of insurance companies have identified providers of private medical care as '*assured*' or '*fee assured*'.

These terms originated with the insurance companies themselves, and describe doctors who were obliged to sign up to the terms of the insurance company before being allowed to see patients. As a result, a great number of experienced clinicians have not signed up to such terms, and are therefore not '*assured*'.

The terms '*assured*' and '*fee assured*' are therefore commercial ones, and simply refer to a contract between a given doctor and an insurance company. They are no indication of the quality or experience of a doctor when compared to one who is not '*assured*' or '*fee assured*', nor do they imply greater clinical ability.

Information Leaflets for Patients

Misc, no.1: 'Private medical insurance companies, operation fees, and 'assured' doctors