Consultant Insured Fees summary

Document Control

Name	Consultant Insured Fees summary
Purpose / Remit	The purpose of this document is to provide a summary of the Consultant Insured Fees data submitted to PHIN by private consultants
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0.1	13-05-24	MR	First draft of the document
0.2	30/05/24	MR	Document updated following Informatics review
0.3	24/06/24	CSB	Structure amended: what, how, where? Website profile screenshots added as examples
0.4	05/07/24	MR	Document updated to include comments and feedback from Informatics and AM
1.0	23/07/24	MR	Document approved by PM

Contents

1   Introduction

This document provides a summary of the Insured Fees data collected by PHIN from private consultants. This Insured Fees information could be used on the website to provide additional information to end users who may download the datasheet or view consultant profiles

Under the CMA Private Healthcare Market Investigation Order 2014, consultants must provide details to PHIN about the fees they charge patients.

There are two types of fees collected by PHIN:

1. self-pay fees where patients pay for the treatment they are having and their hospital stay and,
2. insured fees where an insurer will pay all the costs or part of the costs of an operation and hospital stay.

There are separate datasheets for insured fees and self-pay fees available on the PHIN website. Both types of fee are published on consultant profiles. This summary is only concerned with insured fees.

2   Consultant Insured Fees

2.1 What are insured fees?

Insured Fees is the term used by PHIN to collect, analyse and publish information about the insured fee arrangements between private consultants and private medical insurers (PMIs) in the UK. This is key to PHIN's mission to improve transparency around the cost of private healthcare for patients.

2.2 How is the data collected?

When adding supplying their data to PHIN, consultants can indicate the arrangements they have with specific insurers, such as Bupa or Axa, for the operations or procedures they perform at specific hospitals.

This includes the arrangements for the initial consultations with a patient and whether those charges are within the insurer reimbursement rates.

The information has either been provided by the consultants themselves, or their delegate such as a medical secretary. PHIN does not add this data.

2.3 Where does PHIN publish information about insured fees?

PHIN publishes Insured Fees data in two channels:

1. Consultant Website Profiles

2. Insured Fees datasheets

The data is collated for each consultant:

- at each hospital where they work
- for each insurance company the consultant has indicated they have an arrangement., and
- for each operation or procedure they perform at that hospital
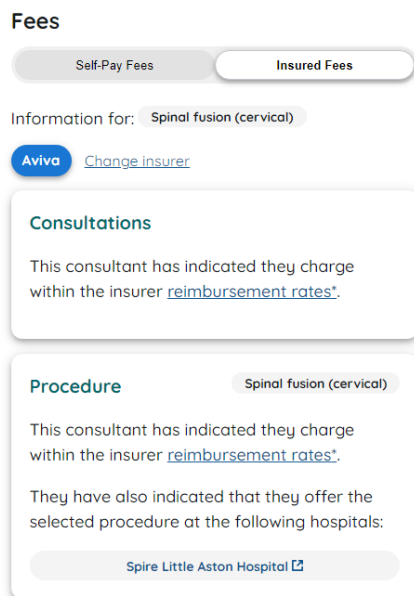
For each hospital and insurer, the consultant can indicate if they charge within or outside an insurers reimbursement rates.

2.3.1   Consultant Website Profiles

When a user undertakes a search for a specific procedure on the PHIN website, Insured fee arrangements will be available to review in the Fees section of their profile.

A user will see if a consultant has indicated they change within or outside the imbursement rates for consultations and procedures.

Example 1: Within reimbursement rate for a specific insurer[1]

If a consultant charges within the reimbursement rate for a specific insurer, then this is indicated for both the consultation and procedure.

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[1] https://www.phin.org.uk/profiles/consultants/mr-spencer-harland-103463?procedureId=222

Example 2: Consultant charges outside reimbursement rate for a specific insurer[2]

If a consultant charges outside the reimbursement rate for a specific insurer, the fee for the consultation fee is shown.

No procedure fee information is shown and the user is recommended to contact their insurer.

2.3.2   Datasheets

The Insured Fees datasheet collates the insured fees information supplied to PHIN by consultants, and their delegates, in one worksheet within the Excel file. The datasheets are published on the PHIN website (www.phin.org.uk/data).

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[2] https://www.phin.org.uk/profiles/consultants/professor-prof-barry-powell-75736?procedureId=190