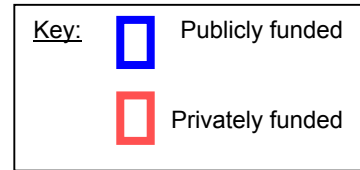


# Annex 6 - Patient Choice Dynamics in a Mixed Economy



## A. PMI PURCHASE STAGE

**1. Not buy PMI**

- Strong local NHS Trust
- Awareness of Choose & Book option
- No work scheme or not participating (e.g. subsidised but not free)
- Unable to afford private PMI
- Self-pay as an attractive option (e.g. good health, low risk profile, prefer option of "self insuring")

Patient

**2. Buys PMI**

Variety of policy types/terms and conditions, e.g.:

- Low cost/Restricted networks
- "Six week option" (directed NHS Treatment if possible within 6 weeks)
- Cash back for using NHS facilities
- Limited treatment (e.g. cancer only, moratorium undertaking, fully underwritten so that pre-existing conditions not covered)
- Part-funded/"top-up"/high excess
- Annual treatment limits
- Comprehensive cover



## B. TREATMENT STAGE

NHS PROVIDER

**3. NHS treatment at the Trust**

- Good Trust
- Free
- Availability of ICU/HDU

**5. Mix & Match**

- Good Trust
- Free diagnosis or treatment
- Availability of ICU/HDU

**7. Self-pay**

- Good Trust
- Quick access to treatment
- Availability of ICU/HDU
- Supporting the local NHS

**9. NHS treatment at the Trust**

- Good Local Trust
- Free
- Availability of ICU/HDU
- No impact on premiums
- No payment of excess
- Preferred consultant is not recognised by PMI
- Consultant fee shortfall
- Condition not covered by policy
- Annual treatment limit exceeded

**11. Mix & Match**

- Cashback
- Cheaper PMI cover
- Good Trust
- Availability of ICU/HDU

**13. Self-pay**

- Good Trust
- Availability of ICU/HDU
- No impact on premiums
- No payment of excess
- Quick access to treatment
- Supporting the local NHS

**15. Use PMI**

- E.g. with Trust Network
- Availability of ICU/HDU
- Cheaper PMI policy
- Supporting the local NHS

PH PROVIDER

**4. Choose & Book**

- Free
- Reduced waiting times

**6. Mix & Match**

- Either quick access to diagnostics or to treatment once diagnosed
- If privately funded treatment, premium services

**8. Self-pay**

- Reduced waiting times
- Premium services

**10. Choose & Book**

- Same as Box 9
- Reduced waiting times

**12. Mix & Match**

- Either quick access to diagnostics or to treatment once diagnosed
- If privately funded treatment, premium services

**14. Self-pay**

- No impact on premiums
- No payment of excess
- Premium services

**16. Use PMI**

- Premium services
- Full cover policy
- Can afford premium increase in future