

# **Private Fees and Charges**

## Why do GP's charge fees? Your questions answered.

The National Health Service provides most health care to most people free of charge, but there are exceptions. Prescription charges have existed since 1951, and there are several other services for which fees are charged. Sometimes the charge is made to cover some of the cost of treatment, for example dental fees. In other cases, it is because the service isn't covered by the NHS, for example, medical reports for insurance companies, claims on private health insurance and other letters and forms which require the doctor to review the patient's medical records.

It is important to understand that GPs are not employed by the NHS, they are self-employed, and they must cover their costs which include staff, buildings, heating, lighting etc. in the same way as any small business.

The NHS pays the doctor for specific NHS work, but for non-NHS work the fee has to cover the doctor's costs.

## What is covered by the NHS and what is not?

The government's contract with GP's covers medical services to NHS patients. In recent years, more and more organisations have been involving doctors in a whole range of non-medical work. Sometimes the only reason that GPs are asked is because they are in a position of trust in the community, or because an insurance company or employer wants to be sure that information provided is true and accurate.

## Examples of non-NHS services for which GP's can charge their patients.

- Certain travel vaccinations.
- Private medical insurance reports.
- Holiday cancellation forms.
- Referral for private care forms.
- Letters requested by or on behalf of, the patient.
- In certain instances, fitness to work forms.

## Why does it sometimes take my GP a long time to complete my form?

Time spent completing forms and preparing reports takes the GP away from the medical care of his/her patients. GP's have a very heavy workload, most of the GP's work can add up to 60 hours a week and paperwork takes up an increasing amount of their time. In addition, non-NHS work must be undertaken outside of NHS contracted time.

## I only need the doctor's signature, what is the problem?

When a doctor signs a certificate or completes a report, it is a condition of remaining on the Medical Register that they only sign what they know to be true. Therefore, in order to complete even the simplest of forms, the doctor needs to check the patient's entire record. Carelessness or an inaccurate report can have serious consequences for the doctor, with the General Medical Council or even the Police.

## How are charges decided?

The British Medical Association (BMA) recommends that GPs tell patients in advance if they will be charged. It is up to the individual practice to decide how much to charge. The BMA has in the past provided guidance for GPs in setting their fees. This is less common now and GPs can set their own fees to ensure that their costs in delivering the services are covered. Time spent completing private reports and undertaking private medical examinations are generally done outside of normal working hours as an extra commitment to a GPs workload. The Inspire Health Practice carries out periodic reviews of charges at other surgeries both locally and nationally and endeavours to follow a fair charging policy.