

## Why Are Today's GP's Opting For Private Medical Insurance

*Mike Dalby, Director of Health-on-Line, the online private medical insurance (PMI) company reports a notable increase in the number of GP's purchasing PMI.*

September 16, 2008 (FPRC) -- Mike Dalby, Director of Health-on-Line, the online private medical insurance (PMI) company reports a notable increase in the number of GP's purchasing PMI. Dalby comments, 'A survey by the Hospital Doctor Magazine earlier this year reported that nearly a quarter of GP's now have private medical insurance and since that survey was undertaken, we can report a steady rise in the number of GP's looking to purchase our product.'

The initial report was met with a series of responses, many claiming the individuals are 'deserting' the NHS due to a lack of faith in the system, which is a bi-product of low morale and Government targets.

Dalby thinks otherwise, 'The privacy and choice that private medical insurance offers means that, should the worst happen, eligible treatment is available without delay and in clean, calm surroundings. Some people may conclude that affordability is a fundamental reason as to why GP's are interested in purchasing PMI. However, many more individuals are choosing to opt for PMI. In recent years the evolving products within the industry have meant that it isn't just professionals who are obtaining this apparent 'luxury' product. There may be a quarter of GP's who have chosen to purchase this product, but throughout the country 7 million other people have also opted for private healthcare.'

The introduction of modular products has provided the consumer with choice. Health-on-Line, one of the innovators in offering modular pricing have seen the increase in GP's purchasing PMI reflected in their own data.

PMI ensures that the major costs relating to treatment of acute conditions are covered and many in-patient requirements are undertaken in a private hospital. And with medical expertise and technology advancing all the time, relatively minor operations can cost thousands of pounds. By taking out PMI, not only can NHS waiting lists and unexpected costs be avoided but individuals can experience peace of mind and confidence, at a time when stress and concerns should be minimal.

'So' Dalby concludes, 'should we concern ourselves that Doctors are taking out private medical insurance when private care is becoming more affordable for everyone?'

Founded in 2000, Health-on-Line is an innovative Private Medical Insurance (PMI) company based in Bournemouth. With Health-on-Line, you can tailor your PMI to meet your specific needs by providing a range of options to select from. You can obtain quotes, tailor the policy and purchase your PMI through our online system available at Health-in-Line. Our policies are underwritten by AXA PPP healthcare and policy holders have access to over 200 quality assured hospitals throughout the UK.

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