

Health-on-line Reveals Research Findings on Key Reasons for Taking out Private Health Insurance.

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Mike Dalby, director of online private medical insurance provider, Health-on-Line, revealed the most popular reasons driving an increase in health insurance enquiries to the company. The research was carried out as part of a series of questions consumers answer when making enquiries about private medical insurance from Health-on-Line.

Dalby said "Our research shows that the majority of reasons for taking out private health insurance centre on concerns about the NHS. When seeking health insurance, the top reason was NHS waiting lists hindering a faster recovery. This was closely followed by access to better quality treatment and advice and then clean hospitals. Tellingly, clean hospitals has climbed up the ranks as a key motivator. With ongoing concerns and headlines on this subject, I expect this to retain a prominent position in the 'reasons why' list".

Commenting on the next reason for taking out PMI "We have seen an increase in the number of people taking out individual PMI who have had cover through a company scheme in the past. The final two reasons for PMI cover are consumers are looking for more comfortable hospitals – indicating that patients are concerned with the quality of their surroundings and the service they receive when in hospital - and the ability to see a specialist at a time that suits them".

Dalby continues "We will carry on monitoring the responses we receive to see if there is a shift in public opinion. We are carrying out further research into two key areas – demand from those coming out of corporate policies and an increase in enquiries from the self- employed. There is a possibility that those who have previously had cover on a corporate policy might be seeing an erosion of the benefits they receive through work as organisations cut back on expenditure. However, employees don't want to lose the benefits and reassurance they get through their health insurance. They want to continue their cover independent of their employer and are willing to make the investment in their own health through private medical insurance. Given the current economic climate, we are also expecting to see increased demand from the self-employed, driven by a lack of trust in the NHS to resolve health issues quickly and effectively, preventing a swift return to work".

Dalby concludes "Despite headline figures about increasing NHS expenditure, our results reinforce the long-held belief that persistent issues with the NHS are driving individuals to consider private healthcare as their only alternative. We believe that growing frustration from the public and a need

for reassurance have been major drivers behind the increase in enquiries for private medical insurance that we've seen over recent months”.

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