

What's covered



When looking at private medical insurance cover, it is useful to know that treatment is categorised in the following way.

In-patient treatment	Day-patient treatment	Out-patient treatment
Treatment that for medical reasons, means you have to stay in hospital overnight or for longer.	Treatment that, for medical reasons, means you have to go into a hospital or day-patient unit because you need a period of clinically-supervised recovery. However, you do not have to stay overnight.	Treatment given at a hospital, consulting room or out-patient clinic where you do not go in for day-patient or in-patient treatment.

There is a large variety of schemes available - from low cost schemes, offering limited cover, to those which offer wide-ranging cover and benefits. Most schemes offer cover for in-patient and day-patient treatment, but not always out-patient treatment.

You will need to decide what sort of cover you want. There are a number of things your clients will have to consider. Here are just two examples.

Do you want your cover to include seeing a specialist as an out-patient?

Do you want a choice of hospitals, or would you be satisfied to receive any treatment that you might need in a hospital available from a limited range chosen by your insurance company?

Remember, PMI is designed to cover treatment for curable, short-term illness or injury (commonly known as acute conditions). Some illnesses and treatments are never covered and these are common to most schemes.

Usually included	Sometimes included	Usually not included
Cover for treatment of short term (acute) medical conditions.	Out-patient diagnostic tests.	Conditions you had before taking out the insurance (commonly know as pre-existing conditions)
In-patient tests	Out-patient consultations and treatment with a specialist.	GP services
Surgery as an in-patient or day-patient	Overseas cover	Cover for long term illnesses which cannot be cured (usually referred to as chronic conditions)
Hospital accommodation and nursing.	Cash payment for treatment received as an NHS in-patient.	Accident and emergency admission.

As well as those listed left as 'usually not included', the following conditions or treatments are normally outside PMI cover.

Drug abuse, self inflicted injuries, out-patient drugs and dressings, HIV/AIDS, infertility, normal pregnancy, cosmetic surgery, gender reassignment (also known as sex change), preventive treatment, kidney dialysis, mobility aids, experimental treatment, experimental drugs, organ transplant, war risks, injuries arising from dangerous hobbies (often called 'hazardous pursuits').