

Choosing the Right Hospital for Your Treatment

The Health Compare team believe the NHS and private healthcare system in the UK is amongst the best in the world.

NHS treatment

Knowing these five key points will help you navigate the system to achieve the best outcomes for you and your family:

Use the guides below to help you choose well.

1. If you are referred by your GP for NHS hospital treatment under the care of a consultant, you have the legal right to choose which hospital to receive your treatment at.

[If you're not offered a choice, refer to this text from the NHS Choice Framework.](#)

If you feel you are not being given a choice for hospital treatment by your GP or that your preferences are not being listened to, you can draw your GP's attention to your legal rights.

When your NHS GP refers you to a consultant for a specialist opinion, you will be referred to an hospital as an outpatient, in most cases. Which means you will visit a hospital to see a consultant or one of his team who will advise on your best course of treatment.

You have a legal right to choose which organisation you would like to receive your NHS care from. This includes NHS hospitals and private hospitals performing NHS work (which most do).

There are exceptions.

You do not have legal rights to choose if you are:

- already receiving care and treatment for the condition for which you are being referred and this is an onward referral
- using emergency services
- in need of emergency or urgent treatment, such as cancer services where you must be seen in a maximum waiting time of 2 weeks
- a prisoner, on temporary release from prison, or detained in 'other prescribed accommodation' (such as a court, secure children's home, secure training centre, an immigration removal centre or a young offender's institution)
- someone who is held in a hospital setting under the Mental Health Act 1983
- a serving member of the armed forces
- using maternity services (see section 6: 'Choosing maternity services' for more detail)
- referred to services commissioned by local authorities, as your choice will depend on what has been put in place locally

And if you want to know the source of this legal right it's as a result of section 75 Health and Social Care Act 2012 (and other enactments) as implemented by the Secretary of State for Health under Statutory Instrument No 2996,

of 2012 Part 8 (regulations 39 to 41), of the 2012 Regulations entitled: The National Health Service Commissioning Board and Clinical Commissioning Groups (Responsibilities and Standing Rules) Regulations 2012.

2. You don't have to choose a hospital for your referral during your GP appointment. You can, within reason, take as much time as you wish to consider your options.

Given the significant variation in waiting times and quality of care across England taking your time and using Health Compare to review your options and make enquiries prior to finalising your selection may:

- Result in you being treated months quicker
- Allow you to identify a higher quality hospital for your treatment
- Secure a particular chosen consultant to treat you.

The average length of a GP appointment in the UK is 9.2 minutes. It's not a good use of the GP's time to complete referral administration during your appointment.

3. Your GP will often create a shortlist of possible hospitals for you during your appointment. However, you can use Health Compare to compare options and make enquiries, so that you can decide on a hospital that suits you which may not be on the GP's shortlist. If so, simply contact your GP practice admin team and inform them of your new choice. The GP practice should then add this hospital to your shortlist before your appointment is confirmed. They may explain to you how you should then complete your appointment request on the NHS e - referral system (which is an on- line booking system). Alternatively, you can ask the GP Admin team to complete this appointment for you.

4. The NHS Constitution allows patients to select a consultant led team but not the exact consultant to administer treatment. However, if there is a particular consultant you wish to perform your NHS treatment then you can include this as a request, as part of the appointment process (but note your

request isn't guaranteed). (You can see a list of available consultants for many conditions or speciality areas (such as Trauma & Orthopaedic) on the Health Compare website - a list that we are regularly adding to as the Hospital concerned makes this information available to us).

5. If you've already been referred, have waited over 18 weeks and your treatment hasn't yet started, use Health Compare to consider your options and then consider asking to change to a different hospital for your treatment.

If you're not offered the opportunity to change, refer to these words from the NHS Choice Framework.

If you want to change hospital, whether you are waiting for consultant-led treatment for a physical or mental health condition, you may contact the hospital providing your treatment or the clinical commissioning group (CCG) that is arranging your treatment.

CCGs must provide advice or assistance to patients who have waited or will wait longer than 18 weeks for consultant-led treatment. They must also provide advice or assistance to patients who have waited or will wait more than two weeks for their first appointment if your GP thinks it is possible you have cancer.

Understanding NHS Waiting Times

Your right is to be seen and have your treatment start within 18 weeks of referral.

There are 5 referral-to-treatment (RTT) statistics published by NHS England each month. At Health Compare we focus on what is important to you, the Waiting Time, namely how long you are likely to wait for treatment. This is the headline figure we feature in our Hospital search results and shows how long you are likely to wait before your treatment commences.

We show in the Waiting Time hover-over, (by taking data relating to treated patients i.e.

patients who have completed their treatment), an average number of weeks they had to wait for treatment to commence, either as an outpatient or inpatient.

Also in the Waiting Time hover over, we show Diagnostics, which are part of the referral treatment pathway and are likely to happen before a patient has their first substantive appointment. A patient referred for diagnostics should only wait 6 weeks or less for their diagnostic. We show the percentage of patients who have waited over 6 weeks for their diagnostic to happen – the target is 1% or less.

Hospital waiting times are calculated by each hospital for all specialties, before being collated and published monthly via NHS England. We utilise all the NHS England published data and apportion it correctly to hospital sites on our platform.

The data are available separately for the 18 highest volume specialties, with the remaining data for low volume specialties grouped into 'other'. If no treatment selection is made on the Health Compare website, we display the 'total' value for the location.

NHS or private self-pay?

There are four key points to consider in making the decision.

1. Start with a GP appointment.

We suggest firstly seeking a GP appointment. For consultant-led NHS hospital treatment, you will need a GP referral and for private work, many consultants suggest that you see your GP first.

If you are going private, then it may be possible to see a specialist without a referral, but more often than not, seeing a GP is advisable, as it is considered best practice by the British Medical Association (BMA).

You can use [Health Compare](#) to view and

[compare NHS GP practices and online doctors, many of whom will also make NHS referrals if applicable.](#)

And in seeing your NHS GP, you will know whether you are able to be referred under the NHS.

2. If you are referred under the NHS but are also considering paying yourself

There are several key points you may wish to consider in making the private vs NHS decision.

- Convenience of specifying exact date
- Likelihood of being treated sooner
- Full ability to choose
- Ability to request exact surgeon
- Varying prices charged
- Hospital performance on a variety of key measurements.

[Use Health Compare to compare and investigate these factors, and make enquiries with one or more hospitals that you are interested in, free of charge.](#)

3. If you are not referred under the NHS and have decided to go private anyway

[Use Health Compare to compare, shortlist and then make enquiries to decide upon the best hospital and consultant for your treatment.](#)

4. Private treatment can either be with a private hospital or in a private unit of an NHS hospital. Just as many private hospitals do NHS work, more than half of NHS hospitals also have a private patient unit in addition to their NHS services.

[There are two columns within the Health Compare hospital search results that show whether the hospital does NHS and/or private work. Use this to compare and shortlist and then make enquiries to decide upon the best hospital, and if available, consultant for your treatment.](#)

Health Insurance

Five key things to know in selecting the best policy for you and then the best hospital to treat you should you require treatment.

1. Is it right for you?

As the NHS continues to face pressures from Covid-19 and an ageing population, private health insurance (PHI) or private medical insurance (PMI) can provide you with faster access to diagnosis and then, if required, elective treatment through reduced waiting times, as well as helping to pay for some or all of the treatment you may need.

2. Shop around

Health insurance is not cheap, and there are a wide variety of different health insurance products, covering a variety of health needs, that differ from provider to provider, so it pays to do research to identify the best policy for you.

Use [Health Compare to compare service providers authorised online or compare, then select an independent, fully qualified and Financial Conduct Authority \(FCA\) regulated broker to advise you on health insurance products that suit you.](#)

We have researched the market so you don't have to, and included only health insurance brokers rating higher than 4 to of 4 on [trustpilot.co.uk](#), [feefo](#) or [reviews.io](#).

3. Examples of what cover can include:

This can vary greatly from policy to policy, but a typical policy may include:

- Private GP initial assessment
- The cost of hospital admission
- Diagnostic tests
- The costs of seeing a consultant
- Hospital accommodation and nursing care
- Cancer drugs (some policies may include drugs that aren't available through the NHS)
- Outpatient consultations

- Mental health treatment options
- Complimentary therapies
- Physiotherapy
- Chiroprody.

4. If you have an existing policy and are considering treatment:

Use [Health Compare to compare the various hospitals that are authorised to provide care under your policy.](#)

When you use our hospital search facility, click on the filter button, and in the insurance section click to see if we have listed your policy. If we have then selecting that policy and then updating results will filter only those hospitals authorised to provide care under your policy. You can then compare and make whatever enquiries you wish, prior to selecting a hospital for treatment.

5. Switching insurance policies

It's certainly worth considering, particularly at the end of a policy term, but if switching during a policy term then do check whether your existing policy contains any penalties and fees for early curtailment or if certain pre-existing conditions will not be covered by your new policy.

6. Treatment funding options

If you don't have an existing personal medical insurance in place and you don't have all the funds needed to pay for private treatment or the time to wait for NHS treatment, then you could consider taking out a loan to pay for your treatment. Medical or personal loans enable you to spread the cost of your treatment. Loans are subject to status and the rate you are offered will depend on your circumstances. We have reviewed loan brokers in England and have listed those which offer a wide choice and have user feedback ratings higher than 4 out of 5 on sites like [Trustpilot](#) and [feefo](#). It's always worth checking with your preferred private hospital whether they offer treatment funding options as well, as many of them offer 0% finance via a short term loan.