

Our Private Healthcare Insurance Service

Our Private Healthcare plans are delivered through our specialist health insurance division Ludlow Healthcare managed by Louise Campbell who has over 30 years' experience in this sector. Choosing the right Private Health Insurance can be a bit of a minefield.

With numerous policies available and premiums escalating we specialise in unraveling the complexities of health insurance to give you the best solution at the best price.

"It's all about understanding the rules governing health insurance to get you the best cover to suit your personal circumstances"

Why Private Healthcare?

- Speedier diagnosis and treatment
- Hospital choice/specialist choice
- Own room with private bathroom/satellite TV/internet access
- No visiting restrictions
- Home nursing/aftercare

For the individual

We look more closely at your options than most healthcare brokers, carefully studying the alternatives to suit your situation. If you have to make a claim we will help you with all aspects, often communicating on your behalf between the hospitals, consultants and the insurers to ensure your claim is met satisfactorily. We have special arrangements with some insurers so we can offer you options which are not generally available.

If you have a small business then it may be beneficial to consider a company plan, the premiums are often cheaper and the cost can be offset against corporation tax.

For ex-public sector employees

Have you ever been employed in the public sector? Are you a close relative of an existing public sector employee? Do you work for a privatized organization which was once public sector? If the answer is yes, then we can offer particularly good rates through Civil Service Healthcare Ltd.

For the SME Market

Company plans can start from just two employees and there is no upper limit. It is important that a company reviews the options on a regular basis to ensure that they always get the best value for the premium you pay. Ludlow Healthcare will review the cost of your plan, put together a full report and present our findings.

Our Private Healthcare Insurance Service (Individual)

Initial Discovery Conversation

If you already have a policy we will review this by:

- Assessing your current underwriting terms whether that be Moratorium or full medical underwriting.
- Looking at any no claims discount terms being offered especially where it is a couple/family registration as it can be beneficial to split the cover to avoid being unduly penalized.
- Where savings need to be made, we will present the options available such as introducing or increasing the excesses/low cost plans etc.

If you have not had cover before we will identify a new policy suitable for you and your families circumstances such as:

- Healthcare deposit plans
- In patient only plans
- Plans that cover only the most common procedures
- Discounts if you make healthy lifestyle choices

Complete Market Review

A thorough review of the market will be undertaken to get you the most appropriate value-for-money policy.

Subsequent Discussion

A comprehensive report will be presented to you, usually by post or email and our recommendations discussed thoroughly. If you already have healthcare this will include us having looked at the benefits and either renegotiating your current policy or switching insurers.

On Going Service

Keeping a check on your Health Cover so you don't have to!

- Liaise with the medical profession where needed to conclude claims
- Authorise claims directly with insurers
- Sort out any claim disputes where necessary

Our Private Healthcare Insurance Service (Company Client)

Choosing the right policy takes time and experience and therefore we offer the following:

Initial Discovery Conversation

- Identify your requirements in relation to either your current insurance policy or proposed new policy.
- We will discuss your group's previous claims history, any issues you have had.
- We will establish ways in which we can help you administer the policy perhaps saving your HR department/Accounts department time and money.

Complete Market Review

- We will research the market for you to ensure that you will always get good value for money.
- Negotiate with current insurer and (if appropriate to do so) we will consider alternate insurers for you.

Subsequent Meeting

- We will discuss our findings, go through our comprehensive report and make a recommendation.

On Going Service

Our administration service is second to none – we will:

- Offer advice and help on claims to the individual employees.
- Check insurers debit/credit notes.
- You will have just one point of contact so all your queries just come to the same e-mail address.
- We will liaise with the medical profession/hospitals where needed to conclude claims.
- We will authorise claims directly with insurers where asked to do so.
- We will calculate the P11d returns in relation to the "benefit in kind" cost for medical insurance purposes.
- Sort out claims disputes.