

## **An American's Guide to Insurance in the UK**

US healthcare is such a specific beast that it can be difficult to mentally adjust to the UK system of healthcare without guidance. You will likely want to do more research and discuss with your UK friends to better understand the detailed workings of the system, but here's a short outline for you about some of the similarities, and more importantly differences, that you'll find here in the UK.

The NHS is quite a novel idea for Americans. Universal healthcare exists? And Prof. Stephen Hawking is a fan? Tell me more! Well... firstly, let's sort out if you qualify.

### **YES**

Resident for over 6 months  
EU member  
Married to an EU member

### **NO \***

Non-domicile  
Non-EU resident of under 6 months  
\*if this is you, check if you have American insurance that covers you here. Or take out travel insurance.

### **You do qualify?**

Go and register with an NHS clinic. Find the one in your neighborhood, bring a photo ID and proof of address, fill out a short form, and you'll be registered with a GP and set up to utilize their services.

### **Some notable services include:**

Prescriptions at a standard price  
Free birth control

If you are in need of catastrophic care, they will take care of you.

### **Drawbacks**

The NHS aims to do a lot for a lot of people, as in the entire UK population. It is good to be set up with them, but if you're looking for individualized care, you will likely want to take out private medical insurance.

### **Private Medical Insurance (PMI)**

In the UK, private medical insurance is specifically designed to cover specialist consultations, investigations and hospital stays; it rarely covers your primary doctor (GP) as there is access to this via the NHS. If you wish cover that includes these services you will need an international health policy.

### **How is this different from the US system?**

- **Big difference #1: routine medical care is NOT covered.** Health insurance in the UK is more similar to how Americans know car insurance. Your car insurance doesn't pay for your tune-ups; you use it only when unforeseen accidents/conditions occur. That's how UK PMI works. Insurance is taken by its literal meaning and only supports claims made on conditions that extenuate *beyond* GP checkups and screenings. That means GP visits, mammograms, etc *are not covered*, but referrals and secondary care generally are.
- **Big difference #2: PMI doesn't cover chronic conditions.** Insurance is for acute conditions and this means that they are not recurring or chronic. You will likely find that insurance does not cover any condition that extends beyond a set cure.
- **Big difference #3: pregnancy care is NOT covered.** See above, Big Difference #1. Pregnancy is not considered a condition to insure against, as it doesn't qualify as an unforeseen disease or a

detrimental condition. There are separate pregnancy packages from doctors that you can purchase when the time comes to need one.

- **Big difference #4: cancer care is covered as an add-on to a PMI policy**, so be sure to add it if you want it.
- **Big difference #5: psychotherapy is close to unclaimable here.** Those weekly mental unpacking visits to your therapist that you used to claim in the US would not be claimable here, unless it is deemed an acute and thus curable condition. Mental health care is covered by many PMI companies but routine maintenance is not. Clearly there's a lot of grey area here but generally speaking, mental health insurance is only possible to utilize by those with significant mental health problems and even then only in the initial phases of an illness as ongoing/chronic conditions tend to be purposefully excluded.

**Language difference:**

USA → UK

**Deductible = Excess**

**Out of Pocket = Pay As You Go**

**How do I join? Which do I join?**

There are many insurers on the market, so do your research knowing what is important to you. To help you find one that best fits your needs, use an independent advisor. Verify that they are *independent* as they may otherwise only be looking to sell from a small selection of insurance companies by whom they are paid.

Drewberry is a good all rounder looking at domestic policies and Medibroker has expertise in the international arena. Both are (at the time of writing) wholly independent.

You'll have the option to join in two ways:

**Full medical underwriting**—you will fully disclose all details of your medical history. This may result in the insurer not paying for claims relating to previous conditions or in an increased premium or limited cover in relation to pre-existing conditions.

**Moratorium underwriting**—Usually a 2 year timeframe whereby they don't ask for your detailed medical history, but the insurer won't cover any previous conditions for which you have received treatment or advice until after two years post-join date wherein you have no issues relating to the condition. An example, perhaps you injured your knee 5 years ago, you would not have to answer questions about it (as in the full medical underwriting), but you would be covered for it (likely not with full medical underwriting) should you have no issue with it for the following two years.