

A patient's guide to going private



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About this Guide

Our guide to going private will help you to decide which is the best private hospital, clinic or specialist for your needs, and gives practical advice about what you need to do, whether you have health insurance or are paying directly for private treatment.

There's also useful information about the practicalities of going private, what to do if something goes wrong and how to complain about private treatment.

About Private Healthcare UK

www.privatehealthcare.co.uk is a leading web site on private healthcare.

Private Healthcare UK is the UK's leading gateway to private treatment, cosmetic surgery, dentistry, private doctors and services such as health insurance. Private Healthcare UK helps people make informed decisions by providing extensive information on all aspects of private healthcare via the web.

About Intuition Communication

Intuition Communication is an online publishing business in the healthcare sector in the UK. The company's aim is to help people to make a more informed choice of private healthcare services by providing information that is independent, up to date and enables comparison between different services and service providers.

Intuition manages a network of web sites in the healthcare sector, including [Private Healthcare UK](http://PrivateHealthcareUK.com), the [Harley Street Guide](http://HarleyStreetGuide.com) and HarleyStreet.com.

Get a quote for private treatment

If you would like a quote for private surgery or treatment from up to three private hospitals or clinics in your local area, [complete the private surgery enquiry form on Private Healthcare UK](#). You should receive a response within 48 hours.

Why go private?

There are many reasons to choose private medical treatment, from avoiding lengthy NHS waiting lists, to not being satisfied with treatment on the NHS or wanting a second opinion. The resources of the NHS continue to be stretched despite significant government investment, and there can still be delays before NHS treatment is available.

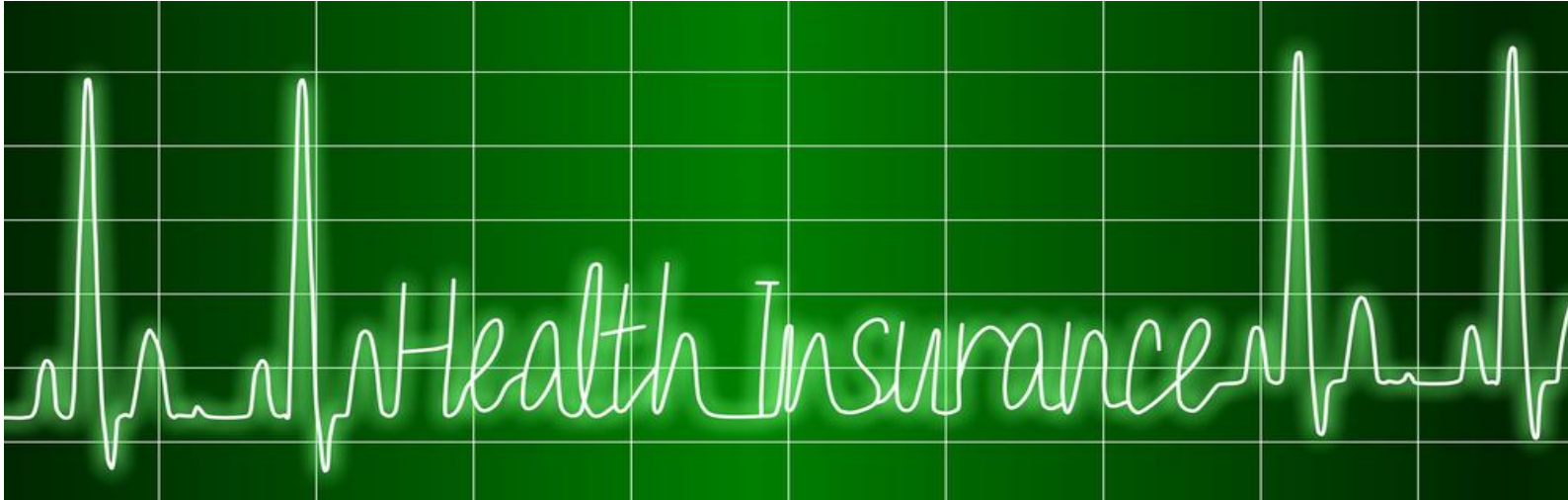
Going private gives you:

- Fast access to treatment.
- A choice of when you want to be treated.
- A choice of where to be treated.
- A choice of consultant or private specialist
- Sometimes, the option to have treatment(s) which may not be available on the NHS.

Private treatment can usually be carried out quickly. Consultations and appointments take place at times that suit you and recovery from a major operation takes place in a comfortable private en-suite room where friends and family can visit with few restrictions.

Many people have private healthcare because their employer offers private health insurance as a workplace perk, but you don't need to have medical insurance to get private treatment. You can simply pay directly for your private treatment; this is known as 'self-paying' and a number of companies offer fixed price surgery schemes or loans for private surgery exactly for this purpose, which makes private treatment a possibility for all.

The private healthcare sector and the NHS may be separate, but they work closely together, with the government's support. In some cases, your primary care trust may have contracted with a local private hospital to provide treatment for NHS patients.



Going private if you have health insurance

There are many different types of private health insurance from family plans to limited or specialist cover. One of the first things an insured patient should do is to check with the insurance company that they are covered for the necessary operation or treatment, the outpatient consultation or tests, and then request a claim form. Most private health insurance policies do not cover patients for pre-existing conditions, chronic long term conditions that cannot be cured, or NHS services such as accident and emergency services and ante-natal care for a normal pregnancy. Treatments such as cosmetic surgery and breast enlargement, alcohol, drug abuse or HIV/AIDS treatment, rehabilitation, sex changes, kidney dialysis, experimental treatments and drugs and organ transplants are also excluded as an NHS patient.

Most health insurance companies (and many consultants and specialists) require a GP referral to “authorise” your treatment. This may also be a requirement of the consultant and the private hospital/clinic who will need to know about your case history. The general process for insured private patients is as follows:

- Your GP recommends a consultant or specialist and writes a private patient referral letter. (Sometimes the GP will charge for this.) However, you can do some research on the specialist whom you want to be treated by, and can ask your GP to refer you to a specific consultant. You can [search the GoPrivate database](#) of over 5,000 UK private consultants.
- You contact your insurance company to check that the operation or treatment is covered and to obtain authorisation for treatment. They will check that both the hospital and the surgeon are covered by your health plan.
- You attend an out-patient appointment with the consultant where relevant tests are carried out (or are booked for a later date), and your treatment is agreed with the consultant. Outpatient, daycase or inpatient treatment is then booked at a time and date that is convenient (or no further treatment is necessary).
- Following outpatient treatment the consultant writes to your GP to update him or her, and the insurance company settles the hospital and consultant bills, informing you of any shortfall which must be paid.
- For inpatient treatment, the date is booked, you are admitted to a private hospital and again the consultant sends an update to the GP. You attend a follow up appointment with the consultant and your insurance company settles both your consultant bill and the hospital bill and will inform you if there is any shortfall to be paid. The process is the same if no further treatment is needed (i.e. the GP is updated and any fees are settled).

Going private if you don't have health insurance

You can get private hospital treatment without private health insurance, as a 'self paying' patient, which means paying for the treatment yourself with credit card, cash or cheque, usually on or before admission to the hospital. 'Self paying' is also an option if it is not possible to get health insurance cover for a pre-existing condition. But be aware that it could become quite expensive if your problem isn't straightforward and you need to see several different specialists before the problem is resolved.

Before deciding to go privately and pay for your operation it is sensible to check out the NHS waiting times in your local area and further afield. If there is a long wait at your local NHS hospital, you have the right to opt for treatment at any other NHS hospital in the UK (or indeed within the European Union – see [Guide to a Patient's Rights under the European Directive on Patient Mobility](#)).

One option for patients without private health insurance is to research the "fixed price surgery" deals available from your local private hospitals. To locate private hospitals near you, use "[Find a hospital](#)" on Private Healthcare UK. The local hospital may also offer payment schemes to enable you to spread the cost of treatment.

The usual process for private treatment without health insurance is as follows:

- Go to your GP. He or she may recommend a specialist and will write a private patient referral letter. (Sometimes the GP will charge for this.) However, you can do some research on the specialist whom you want to be treated by and can ask your GP to refer you to a specific consultant. You can search for information on over 5,000 private consultants on [GoPrivate.com](#).
- You attend an out-patient appointment with the consultant where relevant tests are carried out (or are booked for a later date) and either an outpatient/inpatient treatment is booked (or no further treatment is necessary). The consultation will typically cost between £150-250 and is normally paid on the day, or settled soon afterwards if no further treatment is needed.
- The consultant will write to your GP to update him or her.
- If you need an operation, you can ask a private hospital to give you a fixed price for surgery. This will include the surgeon's and anaesthetist's fees and the hospital's costs for the operation. Take a look at some [typical costs for private treatment](#).
- The consultant may also carry out private operations within his or her NHS hospital. This may be less costly.
- At this stage, you can decide not to go ahead. If you are happy with the price, the admission date is booked and you will pay all or part of the cost before admission to hospital.
- After hospital treatment, the hospital/consultant sends an update to the GP and you will attend a follow up appointment with the consultant.
- If post operative care at the private hospital is not convenient for you, you may need to arrange services such as physiotherapy or rehabilitation near your home or place of work. Make sure that you allow for the cost of this.

What are fixed price surgery schemes?

Many companies (including BMI Healthcare, Spire Healthcare, Nuffield Health and Ramsay Healthcare) operate a 'fixed price surgery scheme' for patients which is available for many private operations, and is usually available to most people, at any age. The patient pays a fixed price for the operation which normally includes all medical and nursing care at hospital, the cost of private hospital accommodation, operating theatre fees, drugs and dressings while in hospital, as well as the surgeons' and anaesthetists' fees (provided that the consultant participates in the scheme).

For more information about the self pay and fixed price surgery schemes offered by UK private hospitals, [visit Private Healthcare UK](#).

Can I get finance or a loan for surgery?

Yes. Specialist finance companies offer competitive personal medical loans and finance schemes specifically for people who don't have private health insurance and who want to finance their private health treatment or cosmetic surgery operation. Visit the Finance Schemes section of Private Healthcare UK for more information.

Where can I get a quote for surgery?

As a self paying patient, you need to locate and contact local hospitals for a quote, and agree a price for treatment. Take a look at some of the hospitals listed on [Private Healthcare UK](#). If you would like a quote for a fixed-price operation from up to three providers in your area, [complete our private surgery enquiry form](#) - you will receive a response within 48 hours.

Do I need a referral from my GP for private treatment?

There are very few private GPs in the UK. ([See the Private Healthcare UK list of private GPs](#)). So, when you decide to go private, whether you have private health insurance or not, your first step is normally to see your NHS GP. Your NHS GP will write the referral letter for your appointment with a private doctor or specialist.

Many private doctors, consultants and specialists are reluctant to see a patient unless there is a referral letter from the patient's GP. You can check with your preferred consultant's private secretary to see if this is the case. Many private hospitals will arrange an appointment with one of their consultants, but communication with your GP will take place during your diagnosis and treatment.

GP referral letters are not normally required for physiotherapy, health screening, and cosmetic surgery and dentistry.

If you do not have a GP, your local private hospital may arrange for an appointment for you with a private GP in their outpatient department, if you wish. Or you can find a local private GP practice or clinic. ([Search for a private GP](#)).

Once you have seen the GP, he or she will recommend an appropriate specialist. Or you can tell the GP which specialist you would like to see. ([Search for a private specialist on the GoPrivate database](#).)



Private hospital treatment: What to consider

Find out as much as possible about the operation that you need and compare services, treatments, costs and credentials of the private hospitals and clinics that provide your surgery or treatment.

Self paying patients

For self paying patients (those without private health insurance, or when private health insurance won't cover the procedure/treatment), one of the first things to consider is the cost of the operation or treatment. Many inclusive surgery packages cover the hospital charges for the operation and the hospital stay, the consultant's fees for the operation and a follow-up consultation, but get these points clarified in advance; sometimes the initial consultation is excluded, which typically costs between £150 and £250. [Typical prices for private operations](#) are available on Private Healthcare UK.

Contact the hospital's patient services/customer services department if there is anything you are not sure about. One of the main points to check is the refund policy in case you change your mind (particularly with cosmetic surgery) or if a pre-existing medical condition causes the surgery to be cancelled. The quotation is usually valid for a period of time to give you time to decide or investigate other options.

Self paying patients should consider how to finance the operation. Will you need a loan, or does the private hospital offer a payment plan? Some hospitals allow customers to spread the cost in monthly installments; so find out what is available to you.

Insured patients

Private health insurance patients should check with their health insurance company who have detailed schedules in place for all common procedures and will be able to tell you what is covered by your scheme, and if there are extra charges that you will have to pay. Any discrepancies between the information from your insurer and the hospital should be clarified before treatment commences.

Planning the operation

Decide when and where you want to have the operation. Your consultant will have his preferences hospitals, but it's your final decision. Enquire about availability (the length of wait for your appointment may depend on how busy the consultant is, and locate the best hospital for your needs. Some have specialist services for particular types of surgery. You will need to consider how much time you can take away from work/family commitments, how long you will be hospitalised, as well as the recovery time and success rate for your operation, and any potential complications. Try to be as flexible with your schedule as you can as you may have to stay longer if a complication does occur. Raise these issues at the consultation.

How to choose a private hospital or clinic

Use [GoPrivate.com](https://www.go-private.com) to compare different hospitals.

Compare what the hospitals have to offer, how they differ, and what sort of philosophy of care they offer. The location of the hospital will undoubtedly play an important part in your choice, as will specialist services, depending on the treatment you need. [Search the Private Healthcare UK private hospital database](#) to find private hospitals which are within easy travelling distance so that family can visit and you can eliminate any discomfort of long journeys.

If you are based in the South of England or can travel to London for your treatment, then you can explore the healthcare services available in Harley Street, the centre of medical excellence known as "Medical London". You can [visit HarleyStreet.com](#) or use the [Harley Street Guide](#) to view the specialists practising in this area of London.

Some factors to consider when comparing private hospitals include:

- Does the private hospital specialise in the treatment that you require?
- What are the hospital's patient satisfaction scores?
- Does the hospital publish hospital infection rates and return to theatre rates?
- What quality and accreditation standards does the hospital meet?
- What is the availability of a high dependency or intensive care unit, should something go wrong.
- What support services are available for your care after the operation?
- What happens in terms of costs if complications arise and you need to stay in hospital longer?

The Care Quality Commission now publishes the [results of hospital inspections on the web](#) for both NHS and private hospitals:

For cosmetic surgery, you need to identify a hospital or clinic that you feel fully comfortable with. Find out which professional memberships, training and qualifications the surgeons hold and go to the relevant association's website to verify that this information is correct. You should also ask to see some 'before and after' pictures and read some of their patient testimonials.



How to choose a private doctor

It is important to know what qualifications and accreditations surgeons, doctors and dentists should have in order to practise in the UK, and then to check that the professionals you will be seeing have these in place. All practising doctors, whether NHS doctors or private doctors, will be listed on the [General Medical Council's \(GMC\) register](#), cosmetic surgeons will be members of the [British Association of Plastic, Reconstructive and Aesthetic Surgeons \(BAPRAS\)](#) or the [British Association of Aesthetic Plastic Surgeons \(BAAPS\)](#) and cosmetic dentists will be listed on the [General Dental Council's \(GDC\) register](#) and may be members of the [British Academy of Cosmetic Dentistry \(BACD\)](#).

Before meeting the consultant prepare a list of questions, and make sure you get time to ask them. Download the GoPrivate Hints and Tips sheet for "[Questions to ask your surgeon](#)"

Here are some suggested questions to ask the private doctor or surgeon:

- Can you provide a detailed profile of your background and experience?
- What qualifications do you hold?
- When and where did you receive training in surgery?
- Of which national, European and international associations related to your area of surgery are you a member?
- Have you ever been the subject of a complaint to the General Medical Council? If so, please provide details.
- What is your position and role within the NHS?
- What papers on your area of surgery have you published in respected medical journals?
- Do you have any video available online, so that I can see what you are like?
- I am planning to have a hip replacement/knee replacement/prostate operation (name the operation that you require). How many operations of this specific type do you undertake each year?
- What information can you provide on your success rate or the outcome for the operation that I require?
- What information can you provide on post operative infection rates for the operation that I require?
- Can I speak to any of your past patients to find out about their experience?
- How much do you charge for the initial consultation?

Afterwards, reflect on whether your individual circumstances and needs were taken into account and whether you were happy with the answers given. For example, was sufficient information provided about alternative treatment options, possible risks, or side effects? Equally, did you feel comfortable with the consultant? If not, ask the hospital or your GP to refer you to somebody else. Admittedly any subsequent consultations will need to be paid for, but you should weigh this up with the price of being satisfied and receiving the care you deserve, by someone you trust.

Comparing private hospitals and healthcare providers

Ultimately, you want to choose a hospital, clinic or surgeon that you trust and feel comfortable with; if the people you are dealing with seem unsympathetic or impatient then go elsewhere. Some of the points that you should check include ensuring that the hospital will follow an external complaints procedures code (to include external adjudication) and checking that your chosen hospital has been accredited by an external organisation for the quality of its services and procedures.

Ask what quality accreditations the hospital has, (such as [ISO 9001](#), [Care Quality Commission \(CQC\)](#), or [CHKS](#). The Care Quality Commission publishes [the results of inspections of both NHS and private hospitals](#) on the web.

Patients with private health insurance will need to check that the hospital they are interested in is approved by their private health insurance company. If you are self paying then you will need to check that the hospital offers fixed price surgery packages; all the large hospital groups do and also many independent hospitals and NHS Private Patient Units. If you're not on a fixed package, compare the daily room charge at each hospital, the accommodation and service, as well as the consultant's fees and the cost of the surgery. All independent hospitals offer single rooms, usually with en-suite bathroom or shower, TV and radio but find out whether you would be expected to share a room with another patient.

If the treatment is for your child find out whether they have rooms for the parent to stay with the child. Most hospitals do have facilities for parents to stay overnight with children and offer visitor meals (which need to be paid for).

Some of the most important questions to ask the hospital include checking their length of stay policy. What happens if something goes wrong and further treatment or another operation is needed? Who would pay the additional fees and additional hospital costs? You won't want to deal with these issues after your operation, so be prepared.

It is perfectly natural to have some anxiety before a major operation or procedure but if you are happy with the answers given, if you have thoroughly checked the paperwork, feel comfortable about having the procedure done in your chosen hospital, know what is involved in the cost and feel confident about the surgeon's abilities then you have probably found the right solution, but if you have any doubts at all at this stage, voice them with the relevant people, or make some enquiries with another healthcare provider.



How to check out a private hospital or clinic

The private healthcare sector incorporates hospitals which are part of large hospital groups such as BMI Healthcare, Spire Healthcare, Ramsay Healthcare and Nuffield Health, small independent and charitable hospitals, private patient units located within NHS Trust hospitals, and clinics providing services such as cosmetic surgery and laser eye treatment.

In the UK, the assessment and regulation of all hospitals and clinics involves organisations such as the Health and Safety Executive, and the Care Quality Commission. You could ask to see the hospital's most recent inspection report by the Care Quality Commission or visit the Care Quality Commission web site.

Ask about the hospital's experience of your procedure. Some specialise in particular types of surgery such as knee surgery or eye surgery. Since not all independent hospitals have intensive care or high dependency units on site it is very important to find out what is in place in case of an emergency. If the hospital is located within an NHS Trust hospital it will have access to intensive care units but if it is a standalone hospital check that the arrangements in place to transfer a patient to a nearby NHS Trust hospital in case of emergency and/or an intensive care unit (for people recovering after major surgery or if complications occur after routine surgery).

You can ask about the professional registration of the private hospital's clinical staff and check that this is up to date and that clinical staff and consultants are involved in continuing professional development (CPD), a requirement of the regulatory bodies. Or you may want to find out whether the hospital records, monitors and evaluates all accidents, clinical incidents and near misses.

Regarding cleanliness and safety, you can ask what the post-operative infection rate at the clinic/hospital is. All hospitals should carry out basic infection control surveillance and independent sector hospitals generally have a low rate of hospital acquired infection.

The practicalities of going private

If your GP tells you that you need to see a consultant and you would prefer to go privately, or if after seeing an NHS consultant you decide you would like to see a private specialist for a second opinion, take your NHS test results, details and information with you so that you won't have to repeat expensive scans or x-rays. Ask for these from your GP.

When attending the consultation at the hospital or clinic, self paying patients should go prepared to pay the consultation fee on the day. Insured patients should take their registration documents and completed claim form/proof of pre-authorisation by the medical insurer. The consultation process establishes whether you are a good candidate for the operation(s), and is a good opportunity for you to learn about anything the surgeon requires you to do beforehand; for example, lose weight or take certain vitamins to help the recovery process.

You should avoid drinking alcohol and cut back on smoking in the days leading up to your hospital stay and follow fasting instructions before a general anaesthetic. You should inform the hospital if you have a cold/flu or feel unwell beforehand as the operation may need to be rescheduled.

Check with friends or family and make the necessary arrangements for someone to drop you off and take you home after the procedure. Depending on your circumstances, you may want to ask if someone can stay with you for a few days afterwards. If you are staying overnight in the hospital (or longer) you will need to take a few things with you such as sleep wear, slippers and dressing gown, and comfortable day clothing.

Pack any toiletries, books or personal items as well as any medications and hand these to the nurse in charge when you arrive. It is best to leave valuable jewellery, large sums of money or electronic equipment at home. Don't forget to tell the nurse in charge about any special dietary requests and any allergies you have.

It is important that you ask the following questions before going into hospital:

- What can you expect after the operation?
- What complications could there be and what is the likelihood of complications for this operation?
- How much pain is it normal to expect after the operation? How long will the pain last?
- How long will you be in hospital for?
- When can you have visitors?
- What help will you need after the operation? And for how long?
- When will you be able to go home, and how long before you can return to work?
- What restrictions will there be on your normal activities after the operation? For example, driving/climbing stairs/running/playing sport/having sex/having a bath/shower?
- When will you need to come back for a follow up appointment?



What kind of guarantee should I expect?

If you are self paying, you should ensure that the price you are quoted following your consultation at the hospital is the price you will pay for the agreed treatment - even if your stay needs to be longer than planned for any clinical reason. You should also check that the price guarantee applies to any tests or treatment for any complication related to your original procedure within a set number of days of discharge from the hospital.

As a private paying customer, patients should expect a guaranteed hospital admission date, consultant surgeon, clinical staff, medical equipment and first class facilities, all of which should meet quality standards. You should expect the certainty of a guaranteed, inclusive price that has no hidden extras.

Check the provider's philosophy of care - their commitment to you. A provider's care philosophy should include a commitment that you will be cared for in a safe environment, that your details will be maintained in confidence, that you can seek a second opinion if you wish and so on. If you feel that these promises are not met, say so.

There are no guarantees regarding the outcome of an operation, and this is especially true for cosmetic surgery where the results vary with each individual and the perceived goal could be very different from the attainable goal. However, one guarantee a patient CAN ask for is that if a complication should arise, the surgeon will correct it without additional fees.

What happens if something goes wrong?

All operations carry some risk and while it is hoped that all medical, dental, or cosmetic procedures will go to plan, even with a minor procedure it is wise to exercise some caution. Plan properly for the recovery period and know what possible complications could arise. Immediate postoperative problems will be solved during a patient's stay in the hospital so it is good to allow some flexibility to your schedule - just in case - and ask your doctor for detailed instructions and to explain what is normal and what is not for the days following the surgery.

If something does go wrong, if you are unhappy with your surgery or it has been badly performed talk to your surgeon immediately to seek a resolution. If you are unhappy with the service you receive you should speak to the healthcare professional, hospital or clinic concerned straight away as this is often the most effective and fastest way to sort things out. If infections or other problems occur afterwards you should get in touch with the provider and follow their instructions. For more formal complaints about your treatment, see the section about how to complain about private treatment.



How do I complain about private treatment?

All private hospitals must have a complaints procedure and be able to provide information to their patients about how to complain. Because there is no standard complaints procedure for private healthcare, you must rely on the individual hospital/clinic's in-house complaints system.

There is a complaints resolution process for some private hospitals, run by the [Independent Sector Complaints Adjudication Service](#) (ISCAS). The Independent Sector Complaints Adjudication Service (ISCAS) is the recognised complaints management framework in the independent healthcare sector, serving patients, the public and healthcare organisations. The Code of Practice (the Code) sets out the standards that ISCAS members agree to meet when handling complaints about their services.

Ask for a copy of the hospital or insurance company's complaints procedure if you are making a formal complaint, and keep a record of all correspondence (phone calls, letters, emails, face to face conversations, and with whom, and write down what was said, and the date/time) as you will probably need to refer to these at a later date. For private treatment paid for by the NHS you must still follow the private company's complaints procedure. but you can complain to the NHS if you are unhappy about how the private treatment was arranged by the NHS.

The [Patients' Association](#) represents the interests of patients and provides independent advice on pursuing a private complaint. You can also get advice from [Action against Medical Accidents](#), a charity helping patients who have suffered from medical accidents and clinical negligence and if you have a complaint about a hospital/clinic/treatment centre which subscribes to the ISCAS complaints scheme), you are entitled to a full and prompt response. The ISCAS Code of Practice for Handling Patients' Complaints provides a structure within which private healthcare providers may address patient complaints against providers, and/or clinicians practicing within the provider organisations and gives sound advice about how to get a satisfactory response, and is supported by the Patients Association.

The author

This guide to going private has been written by Keith Pollard, the Managing Director of Intuition Communication. Keith spent ten years working in the private healthcare industry before setting up Intuition Communication, a web publishing business that specialises in providing information online for consumers of private healthcare services.

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Get a quote for private treatment

If you would like a quote for private surgery or treatment from up to three private hospitals or clinics in your local area, [complete the private surgery enquiry form on Private Healthcare UK](#). You should receive a response within 48 hours.

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