

Private Medical Insurance

Private Medical Insurance (PMI) is an insurance policy that covers the costs of private healthcare. It can also be called health insurance.

PMI can cover you from a diagnosis through to treatment for inpatient treatment, outpatient care (e.g. follow up tests, scans etc.), physiotherapy and alternative treatments. Your care may be provided by NHS or you can request a specialist referral or even a choice of hospital or surgeon in some cases.

You'll pay a monthly fee for your policy. This will then cover all or some of the cost of any treatment that you need, as long as your treatment is covered by your policy.

PMI covers conditions that develop after your policy has begun. You will not usually have cover for conditions you already had, which are known as pre-existing conditions. It is important that such conditions are detailed on your application form.

Chronic illnesses (conditions that last one year or more and require ongoing medical attention, such as heart disease, cancer and diabetes) and injuries from high-risk activities (like extreme sports) aren't usually covered by a PMI policy.