

The Actuarial Profession
making financial sense of the future

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The view from the public

Michelle Harrison

@Michel1eH on Twitter

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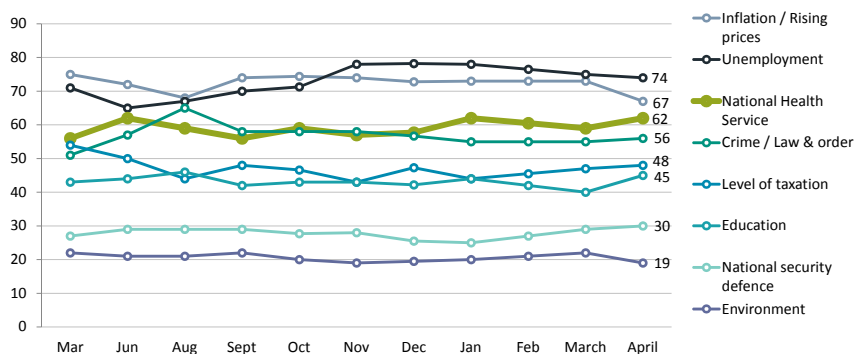
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Policy context

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Health care is a key issue, consistently selected as one of the top 3 biggest challenges Britain is facing today



TNS BMRB PUBLIC OPINION MONITOR APRIL 2012: All respondents (1611)
Q. In what order would you place the following areas in terms of the biggest challenges that Britain is facing today?



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2

There is a need for reform, and the next year brings a number of key changes



October 2012:

NHS Commissioning Board established with limited function
Monitor takes on it's new regulatory functions
Healthwatch, an independent consumer champion, established

April 2013:

SHAs and PCTs abolished – responsibilities shifted to Health Education England, NHS Trust Development Authority, CCGs and Public Health England

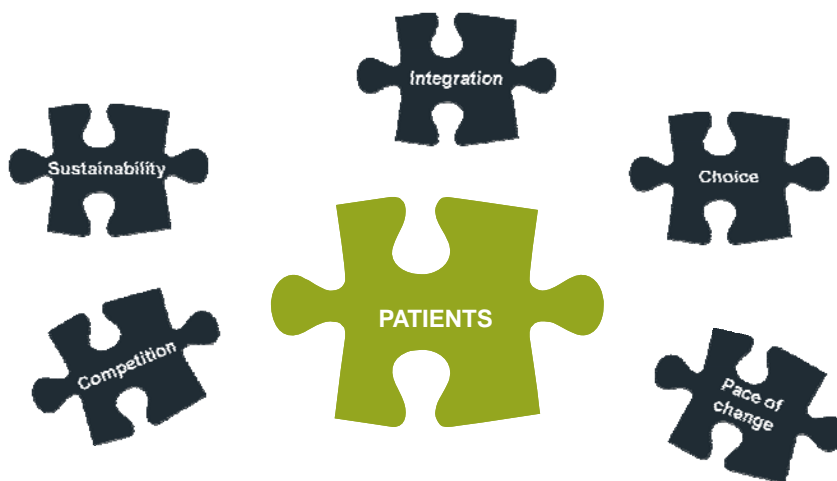


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3

Reform brings both challenges and opportunities, but patients must be at it's heart



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4

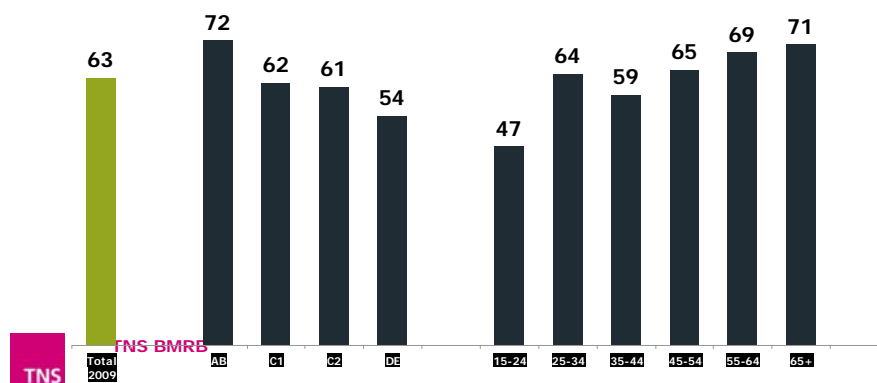
Priorities for public service delivery



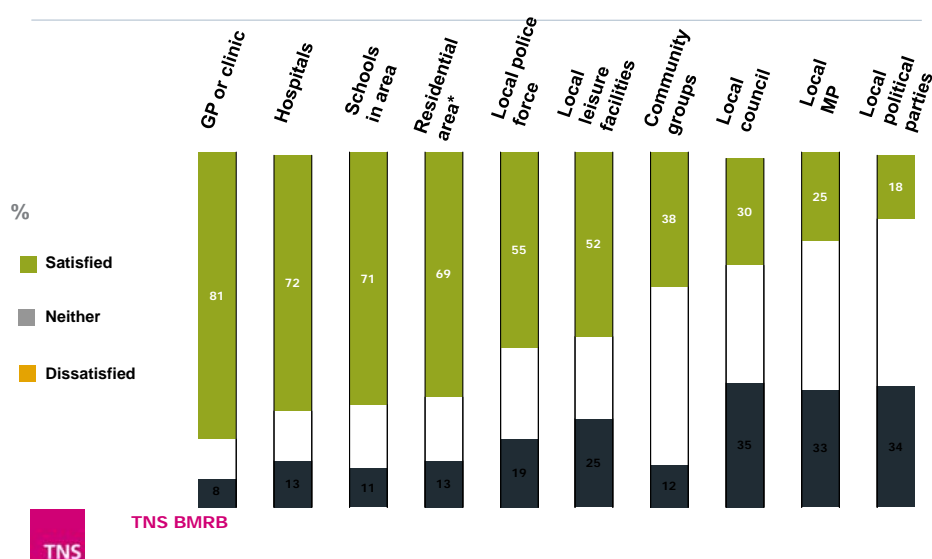
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Expectations of public services are high

'It is reasonable to expect the same levels of speed and service from the public sector as we would from the private sector'

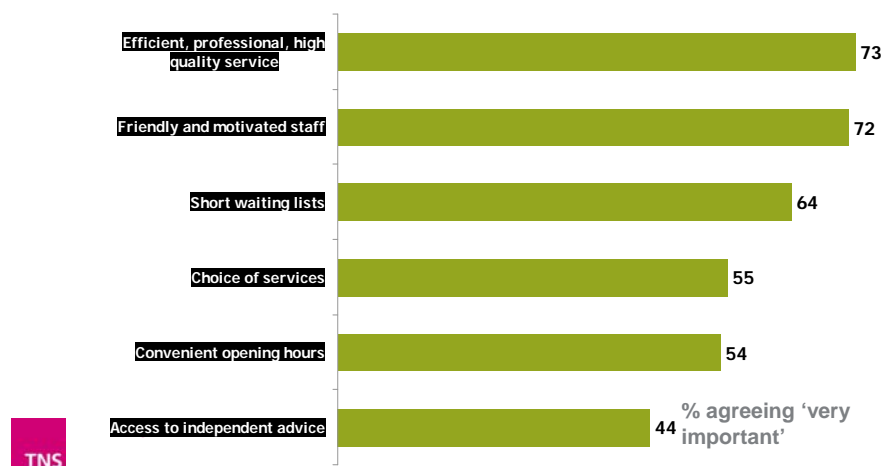


Familiarity breeds content



Quality and staff over choice

Thinking about Britain's public services, for example, healthcare, schools, policing, social services, how important are the following to you...



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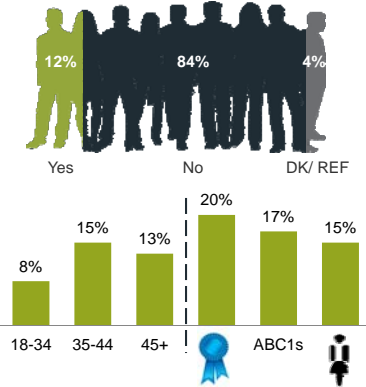


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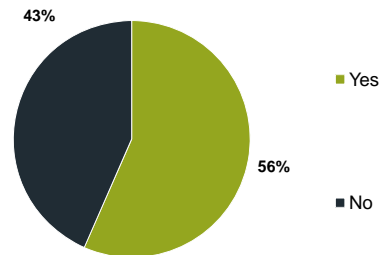
The public experience

Private healthcare is held by a minority, but is more prevalent amongst certain groups

All respondents



Over one in two of those with private healthcare have this provided through an employer...



TNS OMNIBUS APRIL 2012: All respondents (1249) / All with private healthcare (155)
Q. As far as you are aware, do you currently have private healthcare, either through your employer, through a private insurance scheme or in some other way? Please include any Private Healthcare schemes held by family members or partners to which you have access/ Q. Is your private healthcare provided through an employer (either your own employer or a family member or partner's employer)?

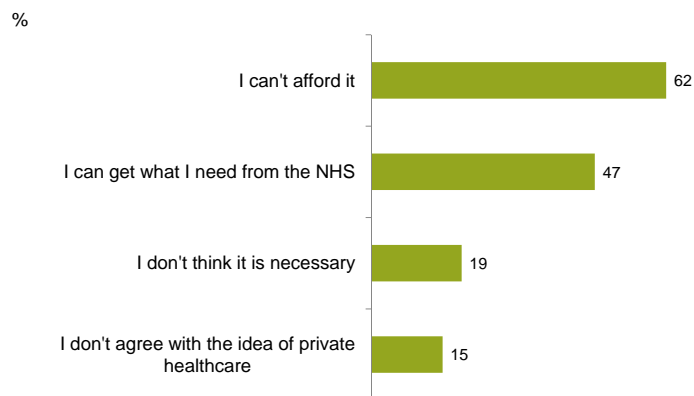


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10

Why don't people have private health care?



TNS OMNIBUS APRIL 2012: All without private healthcare (1036)
Q. We have listed some common reasons why people may not have private healthcare. Please select all that apply to you.

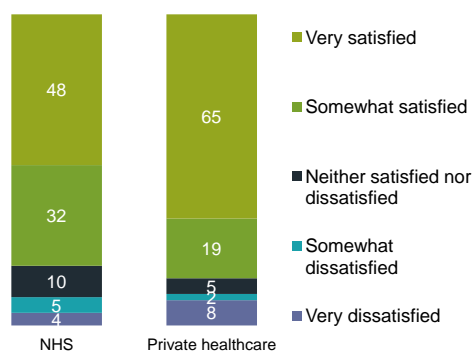


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11

Overall satisfaction of NHS and private healthcare is broadly similar, but private users are more likely to be very satisfied



TNS OMNIBUS APRIL 2012: All who have used NHS/private healthcare in past two years (938/134)
Q. Thinking about the last time you used the National Health Service/private healthcare, how satisfied were you with the care that you received?



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12

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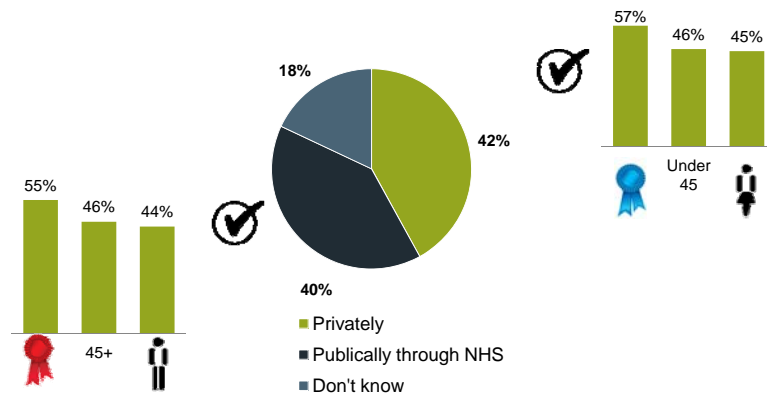


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What do people think?

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The public are split on whether they would prefer NHS or private healthcare if cost was not an issue



TNS OMNIBUS APRIL 2012: All respondents (1249)
 Q. If the cost was the same, which type of healthcare would you choose for yourself and your loved ones?

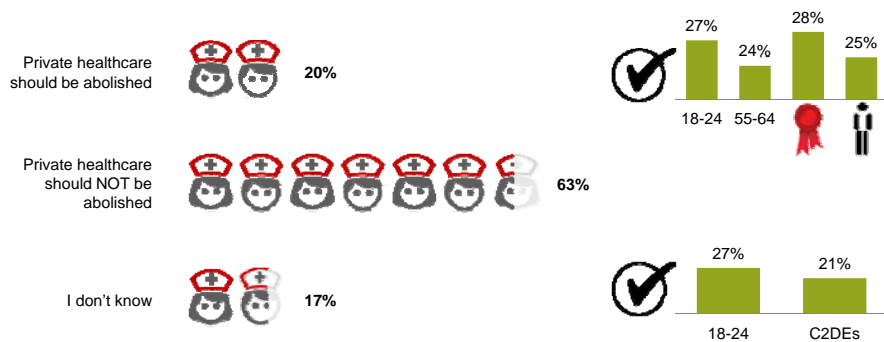


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14

1 in 5 believe private healthcare should be abolished so everyone has access to the same level of care



TNS OMNIBUS APRIL 2012: All respondents (1249)
 Q. Some people believe private healthcare in the UK should be abolished and healthcare should only be provided through the state, so everyone has access to the same level of care. Do you agree with this view?



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15

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Why NHS?

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The public see the NHS as essential and accessible, with positive characteristics outweighing the potential negatives



TNS OMNIBUS APRIL 2012: All respondents (1245)
Q. Which, if any, of the following words best describe the NHS from your point of view?



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17

Private healthcare is seen as quick and efficient, but ultimately viewed as a luxury



TNS OMNIBUS APRIL 2012: All respondents (1249)
Q. Which, if any, of the following words best describe the NHS from your point of view?

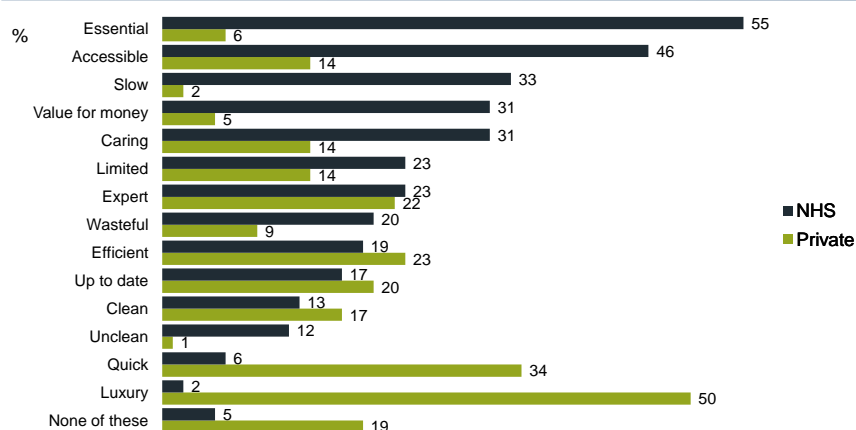


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18

Accessibility and speed are the key issues differentiating perceptions of NHS and private healthcare



TNS OMNIBUS APRIL 2012: All respondents (1249)
Q. Which, if any, of the following words best describe [the NHS/private healthcare] from your point of view?



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19

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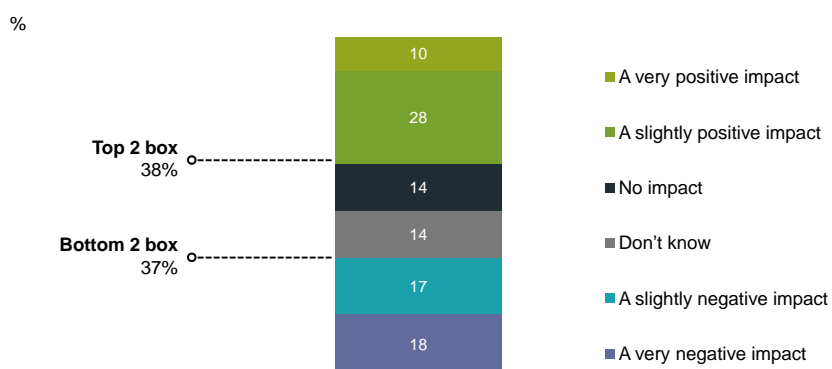


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The future?

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Looking ahead, there are polarised views towards the expansion of private healthcare



TNS OMNIBUS APRIL 2012: All who have used NHS/private healthcare in past two years (938/134)
Q. What impact, if any, do you think an expansion of private healthcare provision would have on the healthcare system in the UK? Do you think it would have...

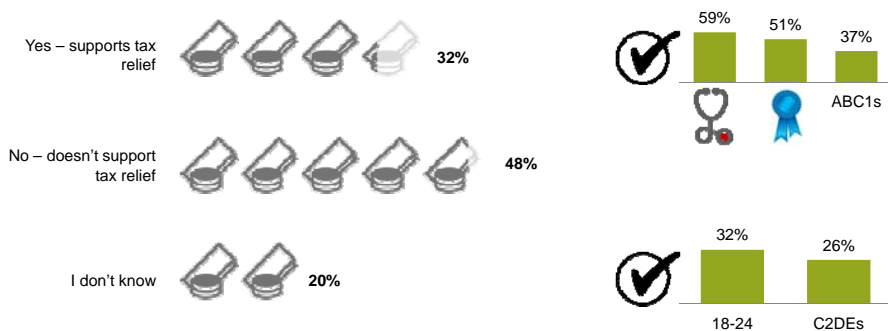


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21

There is some support for tax relief for people who do not use the NHS, however half disagree with the idea



TNS OMNIBUS APRIL 2012: All respondents (1249)

Q. Would you be in favour of a change in the tax system, so that people who take out private health insurance receive tax relief to recognise the fact that they are less likely to use the NHS?



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22

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Conclusions

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Conclusions

- Only a minority (12%) of people currently have access to private healthcare. More than 40% would like it, so there is significant potential for growth.
- This is a hugely politicised area of policy, and will remain so.
- The public view the benefits of private healthcare being predominantly around accessibility and speed, rather than quality. Changing this perception would support growth.



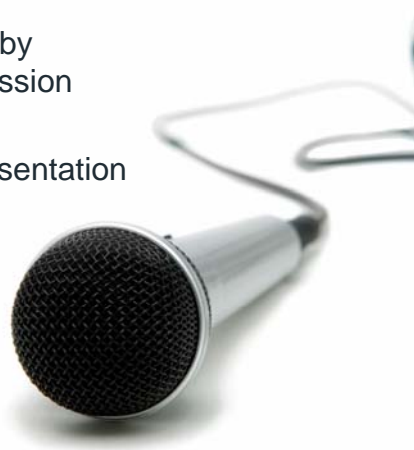
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Questions or comments?

Expressions of individual views by members of The Actuarial Profession and its staff are encouraged.

The views expressed in this presentation are those of the presenter.

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25