

Private healthcare

Private healthcare or **private medicine** is healthcare and medicine provided by entities other than the government.

Ethical issues relating to private healthcare primarily concerns the argument that the seriously ill be entitled to spend money on saving their lives. On the other hand, private healthcare can sometimes be more efficient than public sector provision. Private operators may be more innovative in areas such as telemedicine. Due to the profit motive, they can be more productive. The friendly behavior of staff and doctors are the main reason for people relying on private health care centers.^[1]

Charging patients or private insurers for work

Europeans in all countries are willing to pay a charge for some private healthcare, whether to avoid long queues, to access cosmetic surgery, or to avoid the perceived risk of infection in public-sector hospitals. This is not a small market. In Finland, it is estimated that it is worth some €700m a year. In Greece, half the income of private hospitals is from one-off payments from patients. Maternity is a particularly large private market, as it is the demand for fertility both at home and abroad, where more than 18% of medical internet-based searches are related to infertility conditions and treatment.^[2] Healthcare tourism is also thriving within the EU, in which patients (mainly from the UK) travel to Eastern Europe for low-cost dental work. The particularly wealthy Russians and Saudi Arabians tend to go to private hospitals in Switzerland or Germany

As most Europeans have access to public sector provision either through their mandatory social insurance fund or through taxes, private healthcare insurance remains a relatively small market, with levels typically in the range of 2–8% of the population. Many consumers prefer to pay single fees as and when necessary. In addition, any occupational healthcare paid for by employers renders private healthcare insurance unnecessary. Nonetheless, around 10% of Germans have some form of private healthcare insurance which enables them to experience a slightly higher level of comfort during hospital stays. The most notable development in this area has been the Netherlands, which in 2005 moved to a system whereby all citizens are forced to take out private healthcare insurance rather than social insurance This is being closely monitored by many European countries.

Occupational healthcare

In many European countries with a state-run national health service, employers are obliged to pay for some level of healthcare for their employees. This is the case in Romania, Poland, and Finland, for instance, and one can find networks of small clinics in large cities in these countries. In other countries, such as the UK and Sweden, many employers are willing to pay for occupational healthcare for their workforce so that key workers can avoid delays in seeing a doctor when they are unwell. Naturally, though, the occupational health department of a publicly funded hospital will provide a similar standard of healthcare to that provided for patients.

References

1. "Friendly service, modern facilities draw people to private healthcare centres"<http://www.thehindu.com/todays-paper/tp-national/tp-kerala/friendly-service-modern-facilities-draw-people-to-private-healthcare-centres/article18734394.ece>.
2. [1] (<http://www.allprivatehealth.com/%5B2%5D>)

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