

Private healthcare for £4.50 a month? Yes, it is possible

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On Sunday morning I had a call from an ex-partner, Valentina, who had crippling stomach pain and she was panicking about the prospect of having to seek medical help.

There was no realistic chance of getting a last-minute GP appointment without paying a lot for a private appointment. Recent headlines of chronic ambulance shortages, nursing strikes and record high waitlists put her off going to the local hospital.

We all know the [NHS](#) is amazing – we are incredibly lucky to have such an egalitarian and comprehensive service comparative to many other places in the world – but it is creaking, and the scale of the impact is reaching unprecedented and worrying levels.

Support for the NHS is always top of the political agenda and yet, somehow, it doesn't ever seem to move meaningfully forward. Granted it is an enormous challenge and we all know there have been many unwelcome distractions recently, but the pace of innovation and reform is glacial.

Thankfully, Valentina is now well, and I am so pleased I was able to help. Through my technology business, pirx, which provides affordable wellbeing benefits to everyone, she was able to get a virtual private GP appointment within three hours of signing up and parting with just £4.50 for a monthly subscription for her and her family.

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This £4.50 also gets her and her family access to counselling, gym membership discounts, cashback on everyday spending and much more.

When people hear the price, I'm often met with raised eyebrows. To explain how we can make it so affordable, effectively the more people we sign up, the more bargaining power to attract better pricing on behalf of our customers.

No hidden fees, nothing clever, just a fairer system for all. Of course, we need to make sure the system is not overwhelmed so, just like that of a gym model, data helps us to determine peak periods so we can plan and ensure there is always enough service to meet demand.

The incident with Valentina left me thinking, what about those who aren't lucky enough to know about or have access to services such as this? How can pirckx help Valentina relatively easily, yet as a country we are still faced with so many people struggling to get support every day?

To be clear, this is not a slight on the NHS. It is our gateway to some of the best medical care in the world and we should rightly celebrate its many feats of achievement, including the recent Covid vaccine rollout. On a personal note, I come from a family of cancer survivors who relied on the service in our time of need, and I am truly grateful for

the incredible care we received.

I do however believe that we need new measures to relieve pressure on the system. It's unlikely there is a magic bullet, but government and industry bodies should work together with business in a collaborative way to find answers.

One simple and immediate way to have a positive impact is to call on all UK [businesses](#), big and small, to step into the breach to support their workers with alternative [healthcare](#) or wellbeing provisions for both physical and mental health.

The problem is, if you are lucky enough to be senior and work for a big company with deep pockets, then you will probably have access to private healthcare options which sufficiently shelter you from the pain (no pun intended!) but this isn't the case for vast swathes of the working population. There are 3.2 billion workers worldwide and only 9% have access to workplace wellness solutions, that is 91% of the world's workers that are not looked after with these types of services. Here in the UK, there are almost 5 million self-employed workers who have sacrificed corporate benefits to work for themselves and SME employers make up almost 99.9% of the business population in the UK.

At an average cost of £86.07 per month, private healthcare is largely unaffordable, especially in the context of the current cost of living crisis when belts are being tightened in every direction.

This is not about creating a system of queue jumpers which can exacerbate divisions in healthcare provision between rich and poor. This is about supporting scalable and cost-effective innovations which take the pressure off our public health system. The role that businesses can play in getting these into the hands of as many people as possible, whoever they may be, is also essential.

For less than the price of a single tube journey, pirx is

playing a small part in making this a reality but there is so much more we can do if we all work together. Is now the time for more radical thinking, collaboration, action, and accountability?

Stella Smith, Founder and CEO, pirx