FAYTH Health

Private Medical Insurance: Discovery Crib Sheet

For Professional Advisers – spotting opportunities & making compliant referrals

Purpose

To help advisers identify when a client (individual, family, or business) may benefit from private healthcare — and confidently introduce them to a regulated specialist at **FAYTH Health**.

General Health & Lifestyle Questions -(Use to open a natural conversation and build context)

- Have you or your family had any health issues or concerns in recent years?
- What would be the impact for you or your family if you became ill or needed hospital treatment?
- Do you currently have any health insurance in place — personally or through work?
- What would it mean to you if you could choose when and where you receive treatment?

Adviser Tip: These openers highlight client expectations vs. NHS realities and naturally lead into a conversation about private options.

Individual & Family Prompts (Spot risks, frustrations or lifestyle drivers)

- How do you feel about current NHS services & waiting times in your area?
- How would you manage if you needed surgery or specialist care quickly?
- Would time off work create financial strain?
- Have you looked into private cover before but found it confusing or too costly?

✓ **Prompts to look out for**:

- Frustration with GP/specialist wait times
- Sole-carer for children or adults
- Self-funded private medical treatment
- No current workplace cover / recently lost cover

Adviser Tip: Many clients assume PMI is unaffordable — but tailored or cost-efficient options often surprise them.

Business Owner / Director Prompts (Tailored to SME and limited company clients)

- Do you currently offer any employee health or wellbeing benefits?
- Have you considered how private healthcare could help reduce staff absence or support retention?
- If you were unwell, how quickly would you need to be back at work — and how would you access treatment?
- Do you have any form of Employee Assistance Programme in place?

✓ **Prompts to look out for:**

- Key person or director with no private medical insurance cover
- Wants to reduce absenteeism and/or retain top talent
- Looking for cost-effective team benefits
- Interest in corporation tax-efficient expenses

Adviser Tip: Directors often don't realise cover can be both protective and tax-efficient — a win for themselves and their business.

Phrases to help you make the introduction to FAYTH Health

- I/We don't give advice on private medical insurance, however I partner with a regulated specialist who does. Are you ok for me to share your details so they can contact you for a no-obligation chat?
- Some of my clients who are business owners explore private healthcare to support both their team and themselves. I work with a regulated specialist and would be happy to connect you if useful.