

## **Foreign healthcare vs the NHS – a personal view**

*“The NHS will last as long as there’s folk with faith left to fight for it.”*

*(attr. Nye Bevan)*

I expect that any day now the norovirus or ‘winter vomiting bug’ will make its annual rounds of the UK’s hospitals adding to the list of woes affecting the beleaguered NHS. It strikes me that the virus’ symptoms - nausea, vomiting and malaise - are similar to those that I experienced when I learned about Theresa May’s cabinet re-shuffle. The experience must have made her feel equally queasy as she clearly did not have the stomach to get rid of Jeremy Hunt - that woefully inadequate specimen of a Health Secretary. It beggars belief that someone so incompetent has neither been sacked nor has the decency to resign, but such behaviour has become a hallmark of tory governments.

It’s hard to know what will heal the NHS better although my opinion is that appropriate taxation of the better-off, a large injection of funds and a good deal of centralisation of services and policy would go a long way. It’s during times such as these when ‘reform’ is on people’s minds that they often look to other countries to see if anyone else is doing better. In this article I will share my experience of accessing healthcare in Switzerland and France where I have been living and working since 2009. I have access to a very good service in France - for which I pay a larger proportion of my income in taxation than I would if I lived in the UK. The grass is greener in my case, but the NHS remains, for me, a most precious thing that ought to be cherished and nurtured and appreciated for everything it stands for and for everything it continues to achieve.

In Switzerland, health insurance is private and mandatory – Swiss citizens are inscribed from birth. Economic migrants like me have three months from the start of an employment contract to sign up with one of the private insurance companies that run the show. If you do not, the State - or Canton in which you work – will choose one for you and send you the bill. Bearing in mind that you cannot leave Switzerland again without a certificate confirming that you do not owe any money to the State and any debts you may have incurred will have accrued interest, you begin to understand that avoidance of health insurance is not really possible.

When I lived in Geneva I paid roughly 950 Swiss Francs each month for health insurance for myself and my husband. On top of that we each had a 2,500 ‘franchise’ per year – equivalent to the excess on your car or house insurance. That meant that each year we could pay out up to 16,400 Swiss Francs in insurance costs before being able to claim anything back. Routine medical appointments are paid at the point of service. GPs charge in blocks of 3 minutes and I typically paid 130 Swiss Francs for a 15 minute consultation and because they are paid more the longer they can detain you, they start to behave like salesmen – trying to convince you to have procedures you don’t really need.

Because Swiss health insurance is mandatory, the private companies who administer the scheme are not permitted to refuse a basic level of cover for anyone – even if they have pre-existing conditions. Neither are they permitted to charge significantly higher rates to people with such conditions – regardless of the severity - the cost of health

insurance is roughly the same for everyone. However, this is the closest the system gets to any equality - no adjustment is made according to the ability to pay - a millionaire (and there are many) pays the same as a student. Furthermore, there are 'optional extras' that may be added for additional services including dentistry and optician's costs. In fact the costs for including dentistry into an insurance plan are so high that many people don't bother. In and around Geneva, the Swiss become health tourists and cross the border to France for their dental care as the costs of paying privately over there are still lower than the premiums on an insurance policy.

Switzerland is great if you can cope with the near-fanatical rules (no noise after 10pm in many places - and that includes flushing the toilet if you live in an apartment). However despite being the home of the United Nations, it can be an insular and narrow-minded country with protectionist policies to maintain its wealth and after sticking with it for one year we moved across the border to France.

As a frontaliere - working in Switzerland and living in France - private health insurance was still a necessity as I had no right to the French healthcare system (even though I now paid tax in France). However, our household healthcare costs halved immediately when we opted into a French health insurance scheme - I had access to healthcare in both countries and all costs for healthcare were reimbursed - no 'excess' to pay any more.

When Francois Hollande was elected president, the system changed for frontaliers - and I can only assume he reasoned that the money paid to private insurance companies would be better as a revenue paid directly into the country's finances. As a result, frontaliers were admitted into the French system but pay an additional tax equal to 8% of net income (less a 10% allowance) directly to the health service. This is a real distributive tax - the more you earn the more you contribute - unlike Switzerland or the UK. Of course it can be argued that this is also the case in the UK, but with the National Insurance contribution capped at 2% of all earnings over £45,000 per year proportionally, the NI contribution decreases as earnings increase.

Our nearest town - around 5km - away has a population of 4326 and has 9 GPs for the town and surrounding villages - most of them operate a system of 'no appointment needed' on most days and so seeing a doctor could not be easier. If I need to see mine, I turn up at the surgery at 8am and just wait - the longest time I waited was 25minutes. We have two hospitals with A&E departments that are 10km in either direction of our house and specialist services such as spinal and burns units less than 100 km away. Fees for routine medical needs are still paid at the point of care but a GP appointment costs €23 compared to 130 Swiss Francs (€110). Prescriptions must similarly be paid for at the point of receipt - €45 Euros for an inhaler I use to control my asthma. On one hand this makes the prescription charge in the UK seem not unreasonable - on the other hand I will be reimbursed for 80% of my prescription with the money paid straight back into my bank within 24 -48 hours. Nevertheless, paying at the point of receipt has been a big eye-opener for me. Having an understanding of what things really cost has made me realise how lucky I was in the UK with the NHS protecting me from any worries about having enough money to pay.

Doubtless the French system is not perfect – one hears plenty of grumbling about waiting times for hip and knee replacements and the increasing switch to generic medicines in order to control costs. Maybe things are not as good elsewhere, perhaps we just got lucky but as I said at the beginning, I am just sharing my personal experiences. My impression remains however, that France has a health service that is doing OK and I don't have to cross my fingers and just hope that I, or a loved one, won't get ill.

This is surely thanks, in part, to a country and a government that, on the whole, holds with the view that health is a right for all and not just a privilege for those who can pay. It would be a grave mistake for the UK to end up walking into a system like the Swiss, administered by private companies. Yet the chronic underfunding of the NHS by the tories takes us closer and closer to this. I have French and Swiss friends and colleagues who express their admiration and envy for the values and principles of the NHS. They agree with us that this is a wonderful ideal and worth fighting for. Sadly, the current funding crisis is opening the door to the tory-backed insurance companies. This we must resist at all costs... because we need a health service for the many not the few.

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