

**WRITTEN QUESTION TO THE MINISTER FOR SOCIAL SECURITY  
BY DEPUTY M. TADIER OF ST. BRELADE  
ANSWER TO BE TABLED ON TUESDAY 8th OCTOBER 2013**

**Question**

Would the Minister provide an estimate for the additional cost of providing free doctors visits –

- (a) for all residents who meet the 5 year residential requirements; and,
- (b) for all over 65's who meet the 5 year residential test?

**Answer**

General Practitioners (GPs) operate as private businesses and the Health Insurance legislation does not require GPs to share their pricing model nor does it control the fees GPs levy on patients. The Health Insurance Fund (HIF) currently provides £20.28 in medical benefit to contribute towards the cost of each GP consultation. This is paid directly to GPs on receipt of a Medical Benefit claim.

In the time available to provide this written answer, some initial estimates have been made based on existing information held within the Department and the 2011 census. These suggest that, based on the existing system and details of charges currently paid directly by patients, the **additional** cost of free GP consultations for all individuals with at least five years residence could be between £9 million and £12 million per annum. In respect of those just aged over 65, the estimates are calculated as between £3.5 million and £4.5 million.

Changing the funding mechanism from a co-payment system to 100% public funding for people with 5+ years residency is likely to lead to changes in both patient behaviour and GP business models. For example, one might anticipate far fewer 'no-charge' and discounted visits coupled with an increase in requests for home visits. Therefore the estimates provided here are not likely to fully represent the actual costs to the HIF if the full cost of the fees levied by GPs were paid from the public purse.