

The Rise of the Virtual GP

Pacific Life Re
Re:think

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Introduction

Now-a-days, more and more people expect to be able to do everything from their phone and in the comfort of their own home. This, paired with the fact that we are in the midst of a global pandemic, where everything is 'socially distanced, of course', it is unsurprising that we are seeing the rise of the virtual GP.

Last month, we had the pleasure of inviting Steve Casey from Square Health to present at one of our Digital Healthcare Revolution webinars, where he spoke about the value-added services that Square Health provide and the benefits to consumers of having access to virtual GPs.



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In case you didn't know...

The virtual GP service that Square Health (and other organisations) provide is where a patient has 24/7 access to fully qualified GPs and can use an app to book an appointment at whichever time is most convenient to them. Typically, consultations are most popular before work, at lunchtime or when the patient has returned home, but the option is there to see a GP at any time of night. The great thing about this virtual GP service is that patients can book a consultation up to seven days in advance.

The doctor will see you now – not in two weeks

A hot topic within the insurance industry at the minute is access. This is equally as important when it comes to the healthcare industry and the virtual GP service takes a huge leap towards bridging the gaps in this area. The increase in convenience means there is no more waiting two (or more) weeks for a face to face appointment with their NHS GP.

“The services truly are 24/7 and when we announced last year that we were undertaking 1,000 consultations a day in June... I was just amazed at the number of people who would routinely have a GP consultation at 2am.”

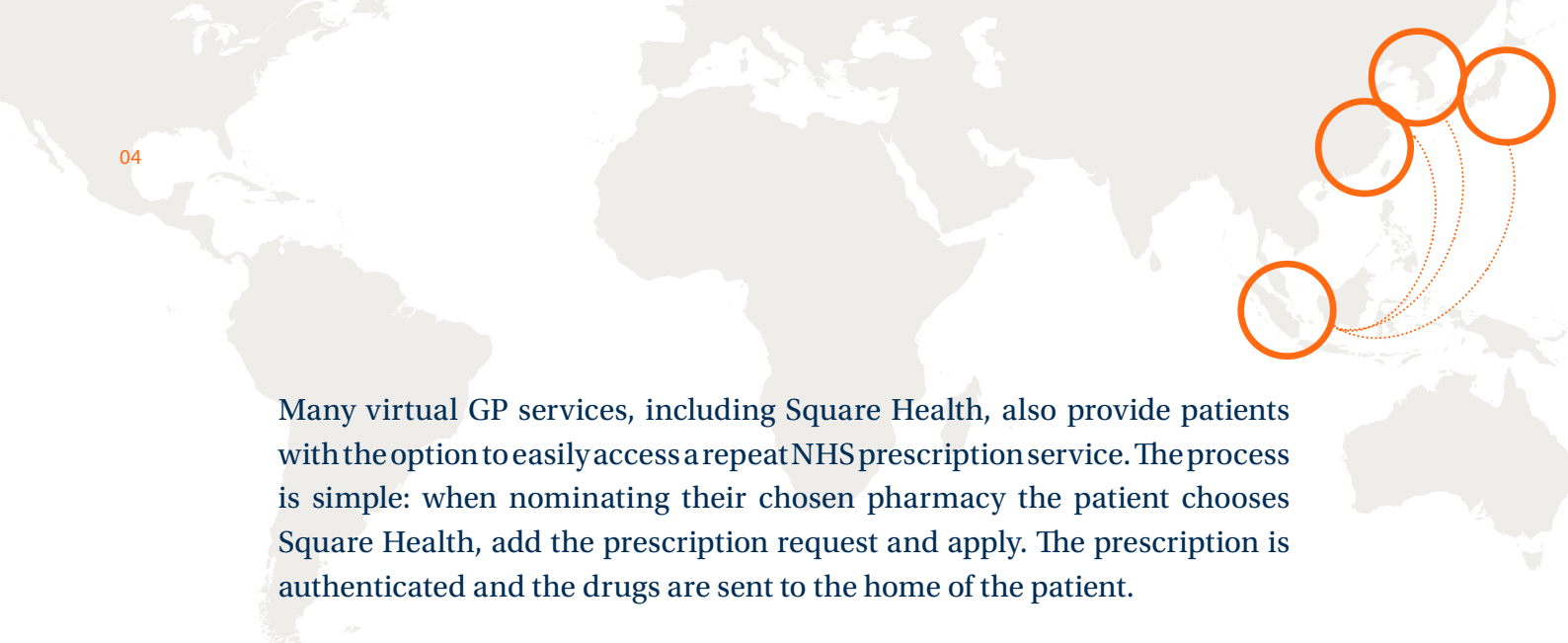
- Steve Casey | Square Health

With consumers having access to a GP in their pockets, this reduces the amount of admin, travel-time for patients and the number of no-shows. Although you might assume that it would only appeal to those in the younger generations, Square Health have seen patients from a few months (supported by their parents) up to the age of 92 use their virtual GP services.

“By giving patients 24/7 access to GPs, we believe this will help to provide a more preventative healthcare service, rather than reactive. Our experience throughout the pandemic has seen 55% of our GP consultations with female patients and 45% with male patients – whereas this is usually below 40% for males with the NHS.”

- Steve Casey | Square Health





Many virtual GP services, including Square Health, also provide patients with the option to easily access a repeat NHS prescription service. The process is simple: when nominating their chosen pharmacy the patient chooses Square Health, add the prescription request and apply. The prescription is authenticated and the drugs are sent to the home of the patient.

Mind the gap!

Whilst virtual GP services have vastly increased consumers' access to GP appointments in times of need (particularly during COVID-19), there is still a gap in the process – patients have to give their consent for the virtual GP service to feed a record of their diagnosis and / or treatment back to the NHS and equally, the virtual GP service doesn't have access to the patients' NHS medical records. As these services are utilised more and more, this could prove problematic as the NHS may not have a patient's entire medical record.

In theory, this would not impact the process for insurers. They can still request the details from private GP providers; however the issue comes through the fact that this requires the patient to disclose that they have seen a private GP. If this information is disclosed, the process for the insurance company would mirror that of getting NHS records. Unfortunately, policy holders may well take the option to not disclose the consultation, therefore watering down the richness of their medical record.

“39% of patients said they wouldn't have had a virtual GP appointment if their information was going to be shared with the NHS without their permission.”

- Steve Casey | Square Health

What does the future hold?

Seeing the success of virtual GP services so far, it seems that they're not only here to stay but they will continue to improve as technology gets better and better, not entirely replacing face-to-face consultations but further increasing access and enhancing the service that GPs can provide to their patients.

“The BBC recently reported that the NHS system was being threatened by a combination of a tsunami of sick patients that need to be seen and a reduction of nearly 2,000 GPs over recent years. This also means that patients are not being referred for check-ups and it is estimated that there are 15% fewer referrals since the pandemic started.”

- Steve Casey | Square Health

What could this mean for insurance?

Ultimately, virtual GPs probably provide greater benefits to customers than they do to insurers themselves, but this in itself is a good reason for the industry to get behind them, since anything that benefits the health of customers, consequentially benefits insurers.

What virtual GPs can provide for insurers is an additional source of information that can help to create a more well-rounded picture of a customer's medical history. As the saying goes – ‘data is king’, and the more information we have, the more accurate our decisions will be.

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