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Would future NHS dementia care easily lend itself to private markets?

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Abstract

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WOULD FUTURE NHS DEMENTIA CARE EASILY LEND ITSELF TO PRIVATE MARKETS?

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Objectives: There have been concerns that the NHS is moving towards a private insurance model. Novel research in predicting risk genetically might affect the implementation of such markets.

The main objective was to conduct a preliminary online survey into UK citizens' attitudes to the funding of the NHS, with especial emphasis on attitudes towards use of risk in insurance markets, in light of this.

Methods: 125 respondents completed the online "Survey monkey" survey, invited from a Twitter account with around 12000 followers. The survey could only be completed once.

Results: 90% said the NHS should be comprehensive, universal and free-at-the-point of need for all persons (n = 124) (with 78% believing it should be funded wholly out of general taxation

(n = 124)). Respondents varied markedly on their willingness to share results of their genetic screen for dementia with the rest of the NHS (52% agreed) and their acceptance of personal budgets (61% accepted).

In the hypothetical scenario of having already paid an insurance premium, only 8% said they would take risks with their health (n = 123) ("moral hazard"). In a different scenario, if the risk of developing dementia were low, 56% said that they would not seek 'low premiums' insurance from private insurers (comparable to "adverse selection").

Conclusion: The results confirm previous anecdotal reports of mixed views about personal health budgets, and overwhelming support for universality, but further document original observations of possible information asymmetries.

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