



Which? checks up on private health MOTs

Our undercover investigation found that some private health checks are poor value for money – and could even be bad for your health

IN BRIEF

In this report we investigate:

- What you get for your money
- Whether a health MOT really can give peace of mind and tell if anything's wrong

When it comes to being reassured about your health, paying from £125 to around £2,000 for a private health check may seem like money well spent. But our undercover investigation found that health MOTs don't always explain the risks involved and may not offer value for money.

Healthy people, often with no symptoms, spend an estimated £100m a year in the UK on health MOTs, and 29% of the public told us they would consider having one. The checks usually include a physical examination, several hours of tests and discussion about medical and lifestyle issues with medical professionals such as a doctor or nurse. Some companies also offer CT or MRI scans on the whole or parts of the body.

What we found

Many of the tests that our researchers were offered, such as blood tests, are designed for people with symptoms, and

using them on healthy people is of no proven benefit. Around half (51%) of those who would consider a health MOT thought it would put their mind at ease, but our expert panel (see 'Our research', p22) disagreed. Our GP told us: 'No MOT can give you a clean bill of health, but it could offer false reassurance.'

Our experts also thought it vital that consumers should be told of the downsides of testing healthy people, including raising the need for further tests that may be painful, risky or confirm that a potential 'problem' was a false alarm.

One researcher was given conflicting information about his risk of heart

WHAT YOUR MONEY GETS YOU



This report set us back £430

One researcher received a 39-page report from Nuffield Health, of which 29 pages were lifestyle assessment, including recommended exercises.

Our researcher commented: 'The lifestyle focus is just common sense... I thought it would focus more on medical issues. Everyone knows what they should do about diet and exercise... I don't think I will change anything.' Our expert said: 'It's useful to know your cardio-vascular risk, but an NHS health check programme is being rolled out in England in 2009/10. In other UK countries, ask your GP for checks. But it's good that customers get all their results on the day.'

CONFLICTING RESULTS

Three companies each gave our researcher, Derek, different results about his risk of heart disease over the next 10 years

Derek found that his heart disease risk score – based on measures such as blood pressure, cholesterol and whether or not you smoke – was almost identical from all three companies, but was presented differently on each visit. When it comes to measuring health, the ‘truth’ can vary according to who you see and when you see them.



Greater risk

BMI HEALTHCARE

greater than a person of the same age with low risk factors...by taking immediate action you can easily reduce your risk.



Expected risk

NUFFIELD HEALTH

in line with the expected risk within your age group... keep your risk as low as possible.



Less risk

BUPA

much better than the average for your age of 14% [no action mentioned].

disease (see ‘Conflicting results,’ above), and another was found to have an abnormal urine test result at two of three MOTs, leaving her confused. Expert Dr Mackie said: ‘Out of 1,000 people who have a urine test, 50 will need further investigation, which can be painful and involve risk, but only 1.5 will have a problem needing treatment.’

Not only can results create unnecessary worry, but they could also result in higher insurance premiums and even make it difficult to get cover. A 65-year-old Which? member said: ‘I now have to declare my gallstones, discovered at my health MOT, despite having no symptoms. Result: £495 for the scan, and higher insurance premiums! I probably wouldn’t recommend it.’

Money for nothing?

Many of our researchers’ visits had significant emphasis on lifestyle advice, such as diet and exercise (see ‘What your money gets you,’ left). Our experts asked: ‘Are you paying for them to nag you to lose weight and eat more fruit and veg?’

BMI Healthcare, Bupa and Nuffield Health say their own questionnaires

show that customers make lifestyle changes. But our experts were concerned that there’s a lack of evidence to show that health MOTs lead to people making lasting and beneficial changes.

Poor practice

Our experts noted examples of poor practice in two out of the three independent healthcare companies we tested. One researcher was expected to undress in front of the doctor, rather than behind a screen, and another was not offered a chaperone when examined by a doctor.

Our experts also urged companies to look at the way they sell health MOTs and scans, and said that if you’re not properly informed, the company isn’t doing its job.

For instance, when one researcher booked his appointments with the three big companies he visited, none talked about the possible downsides of testing, such as false alarms. Bupa and BMI Healthcare both sent him information about the risks and benefits of the prostate test (PSA), and Bupa also sent information about the faecal occult (bowel) test. Nuffield Health didn’t send either.

WHICH.CO.UK

Can you trust the advice you get from pharmacists?

www.which.co.uk/pharmacists

The companies all confirmed the tests that would be carried out on the day and sent practical information, but none of them sent written information about the possible downsides of testing. In two out of our three visits to independent companies, researchers were given or sent no information at all before the MOT. However, all companies offer free support if consumers have worrying results.

When we telephoned the six companies visited by our researchers, posing as a customer, BMI Healthcare and an independent talked about the MOT offering ‘peace of mind,’ with the latter saying ‘it’s to make sure that you’re fit and well.’ Expert Professor Jenny Hewison said: ‘Both risks and benefits should be covered, and companies shouldn’t market ‘peace of mind.’

In eight of their twelve visits, our researchers – none of whom had a major problem identified – were advised to get further GP tests within six months. Our survey revealed that 12% of those who had MOTs had further NHS tests. If applied to the big three companies alone, this could be as many as 100,000 people a year being advised to get extra checks. ►►

However, you can save the money you would spend on a private health check by getting advice and necessary tests free of charge – see ‘Checklist’, right.

Scanning worries

The companies our undercover researchers visited didn’t offer scans as part of an MOT, but this was the area that most concerned our expert panel, so we phoned four that offer MRI and/or CT scans, posing as a customer.

CT scans use radiation. Independent expert advisory group Committee on Medical Aspects of Radiation in the Environment (COMARE) said that if 100,000 people underwent a typical dose CT scan every five years from the age of 40 to 70, approximately 240 would die as a result of those scans. Annual scans would potentially result in 1,200 deaths. COMARE recommends that companies stop full-body CT scanning immediately because it believes the harm outweighs the benefit.

Our panel members agreed: ‘Scans on people without symptoms are at best of



unproven benefit, and at worst – in the case of CT scans – positively dangerous.’

MRI scans use magnetic fields and radio waves. Consultant Neurologist Dr Rustam Al-Shahi Salman says one in 37 people who do not have symptoms of brain disease will have an abnormality of uncertain significance found on a brain MRI scan, as MRI scans are very sensitive. This means that people may be left with an impossible decision about whether to have a risky operation that may be unnecessary, or live with a frightening ‘ticking time bomb’.

Which? says

We’re concerned that consumers may be buying tests – particularly scans – with inadequate information about the pros and cons. Companies always need to be proactive, clear and explicit about the potential downsides when consumers book and ask questions, and should not offer ‘peace of mind’ or ‘certainty’.

We want to see consistency of regulation UK-wide, including Scotland where providers of private health MOTs are not currently required to register or be inspected or monitored. Vitally, this should include scrutiny of what the companies are telling consumers.

‘Scans on people without symptoms are at best of unproven benefit, and at worst – in the case of CT scans – dangerous’

Jenny Hewison, Professor of Psychology of Healthcare, University of Leeds

OUR RESEARCH

In April and May 2009 our undercover researchers, aged 46 to 62 with no known health problems, paid 12 visits to six healthcare companies. These were the ‘big three’ – Bupa, Nuffield Health and BMI Healthcare – and three independents. The researchers bought comprehensive health MOTs, not including scans or X-rays, paying an average of £423. We also rang each of the companies, posing as a customer, to see what information they gave.

Again posing as a customer, we phoned four companies (Prescan,

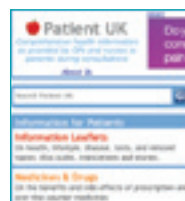
Lifescan, Preventicum and the European Scanning Centre) offering health checks including MRI and/or CT scans to see what information and advice they gave.

We asked an expert panel to analyse our findings: Dr Anne Mackie (Director of Programmes, UK National Screening Committee), Professor Jenny Hewison (Professor of Psychology of Healthcare, University of Leeds) and an NHS GP.

We also interviewed 4,257 members of the general public about health MOTs.

Checklist

Essentials to consider before booking an MOT



What’s your goal?

Consider what you want to know and whether you can find this information elsewhere, for example your GP or a website such as www.patient.co.uk.

Use your GP

Ask your GP if you need tests or want to know more about the NHS checks offered under the UK National Screening Programme (see www.which.co.uk/healthchecks for a list).



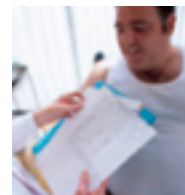
If you have symptoms

See your GP, who can organise necessary tests.



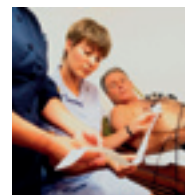
Before you book

If you decide to go ahead with an MOT, be clear what you want: do you want an emphasis on lifestyle advice, or maybe a simple private doctor’s appointment? Check the provider is registered with a regulator (see www.which.co.uk/healthchecks for a UK-wide list), otherwise you may have no independent redress if you receive poor service.



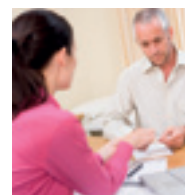
The results

A possible result is more tests, and potential worry and an inconclusive outcome, or even false reassurance. If you’re not sure that the benefits outweigh possible downsides, think twice.



Poor service

If you’re not happy with a company’s service, use its complaints policy. You can also contact the regulator if you’re not satisfied.



Insurance premiums

You must declare new conditions if you make changes to your policy or take out a new one, and it could raise your premiums.