

# RSA Insurance Group Information

If your client has a new or recently renewed pet insurance policy with either More Than, Tesco, M&S, or Argos and you are seeking to refer them to a Referral Centre, there may be certain restrictions on their policy of which you both need to be aware.

The 'Preferred Referral Provider' scheme, which is underwritten by Royal Sun Alliance (RSA), does not prevent you seeking a referral to any referral practice that you wish but there may be certain new conditions.

If the referral practice is not included in the insurers 'Preferred Provider' List you will have to request permission to be referred to this practice and the insurer may subject the client to an additional fee of £200.

If the case is an emergency or there is no relevant specialist on the 'Preferred Provider List' close to the client, the £200 payment may in any case be waived by the RSA.

The list of preferred providers is relatively limited and does not include many of the large and very well-respected referral hospitals. These hospitals have generally elected not to join the Preferred Provider List because of the restrictions.

Whilst there is a clear need for insurers and the profession to engage with each other and constructively discuss the issue of fee inflation, this should be based on the understanding that there is a difference between cost and value for money.

## Northwest Veterinary Specialists remains dedicated to the beliefs that:

The freedom of first opinion veterinary surgeons to recommend referral of patients to whichever Specialists or referral clinicians they choose, on the basis of their own clinical judgement, is a fundamental tenet of veterinary practice in the UK that should be safeguarded at all costs.

The concept of insurance companies nominating 'Preferred Providers' seeks to erode this freedom of choice and encourages referrals to be made, and treatments to be performed, on the basis of financial considerations rather than what is most clinically appropriate, and that this will inevitably erode standards of care.