

# CareTech | An initiative by IMPACT Jersey



Living Independently Through Technology

## The Jersey Healthcare System

### **Jersey Healthcare System**

Unlike the United Kingdom, Jersey operates under an independent set of rules and regulations that govern its public healthcare services.

Notably, Jersey is not part of the National Health Service (NHS) and so implements different policies for supporting islanders and managing the healthcare services. As such, the Health and Community Services department of the Jersey Government is responsible for both secondary care and Adult Social Services. However, it is important to note that GP surgeries on the island operate privately. By examining the structure, policies, and distinctive features of Jersey's healthcare system, this document will offer insights into how healthcare is managed and delivered on the island, while also directing to relevant webpages for more in-depth information.

#### **Doctors (GPs) Surgeries and Prescriptions**

In Jersey, GP surgeries operate as private businesses, meaning that islanders must pay for appointments. Doctors' fees are set at the discretion of each surgery and can often include extra charges for services such as blood tests and injections.

To receive a subsidy for doctors' fees from the Jersey Government, islanders must register for a social security health card which reduces appointment costs by £50. To be eligible for a health card, individuals must have resided on the island for at least six months.

With a health card, most prescriptions in Jersey are free. However, Jersey's free prescribing list differs to that of other jurisdictions. The full list of free prescriptions can be found <a href="here">here</a>.

Without the health card, islanders are responsible for the full cost of both the GP visit and any prescribed medications. More information regarding prescriptions and doctor's (GPs) fees, including a comprehensive list of Surgeries in Jersey and their prices, can be found here.



#### **Hospital Treatment**

To qualify for free treatment at Jersey General Hospital, islanders must meet 1 of the following conditions

- have been living in Jersey for at least 12 months prior to treatment
- have been living in Jersey for at least six months prior to treatment during which time they have been in regular paid employment or paying income tax and they have a valid health card
- have Licensed status

Anyone failing to meet one of these conditions will have to pay for hospital treatment unless it is an emergency treatment covered by the hospital's emergency department.

The UK and Jersey have a Reciprocal Health Agreement meaning that anyone eligible for free healthcare in Jersey who needs emergency treatment while visiting the UK, or individuals from the UK needing emergency treatment while visiting Jersey, will not have to pay certain healthcare charges.

Additionally, outpatient radiology services in the Jersey General Hospital are subject to charges. For patients with a private appointment, an invoice with separate private rates will be applied, however outpatients referred by a GP will have to pay for the appointment on arrival. More information about the specific costs of radiology services can be found <a href="https://example.com/here.com/he

There is also the option for islanders to receive private health care services at the General Hospital through the Jersey Private Patients department. Islanders can use either private health insurance or choose to pay for treatment directly. This option provides faster access to treatment, the flexibility to choose the timing of treatment, and the ability to select a consultant. 30% of Jersey's population have private healthcare insurance and in 2023, Private patient services generated £12.2 million from patients who used



private medical insurance, as well as those who chose to self-fund, to access healthcare treatments. Without a private patient service, Jersey's healthcare system and taxpayer would experience increased financial burden. More information about private healthcare in Jersey can be found on the <u>Jersey Private Patients website</u>, or in the Health & Community Services <u>Private Patients Services Strategy 2024-2028</u>.

#### **Care Services in Jersey**

Care services across the island are operated by a mix of private sector providers, charitable organisations, and government agencies. Jersey's Adult Social Services are dedicated to offering comprehensive support for a wide range of islanders, including those aged 65 and above facing challenges due to age-related frailty, physical disabilities, mental illnesses (including dementia), or learning disabilities. Services range from access to residential care and nursing support, to home equipment and adaptations. More information about Jersey's adult social services can be found <a href="here">here</a>.

Additionally, Jersey has a Long-Term Care (LTC) Scheme, which provides financial assistance to Jersey residents requiring lifelong care, whether at home or in a care facility. The LTC scheme subsidises the costs of long-term care for anyone who has been resident in Jersey for at least 10 years prior to needing care. Eligibility and financial support under this scheme are determined through an assessment of income, assets, and the level of care needed, however, the maximum amount an individual can be charged for long-term care is capped. More information about Jersey's LTC scheme can be found <a href="here">here</a>

At present, the island hosts 54 care home services and 39 home care services and demand for these services continues to rise, placing increasing pressure on care providers. To ensure quality and safety standards are upheld, all care homes and at-home care services are subject to regulation and inspection by the Jersey Care Commission (JCC). The JCC plays a crucial role in providing independent assurance about the quality of health and social care services, including the professionalism of staff, thereby ensuring the well-being of elderly residents. Registration with the JCC is mandatory for all care providers. A full directory of on-island care providers, as well as



more information about the Jersey Care Commission, can be found on the JCC website.

#### **Specific Questions & Contact details**

Recognising the complexity and variation in the management of Jersey's healthcare system compared to other jurisdictions, applicants are encouraged to explore specific areas of interest in greater detail. Should you have any further questions or require additional information, please contact us via email at info@impact.je so we can direct inquiries to the appropriate organisations for more detailed guidance and support.

