

## CSP advice on insurance rates

The CSP believes that private and occupational health insurers and intermediaries should:

- Recognise the rising costs of providing face to face physiotherapy
- Pay a fair rate for online and telephone consultations
- Ensure all regulated professions are equally remunerated

The CSP is concerned that small business owning members are facing rising costs but these are not being recognised by insurers. The increased use of online appointments has not reduced the fixed costs many independent practitioners face.

Independent physiotherapists deserve to be paid a fee that reflects the skills of chartered physios, the costs they face and which gives parity with other professions. Many self-employed members have low take-home incomes after practice expenses. Effectively they are being asked to take pay cuts by some insurers.

We have long been advised that competition law prevents the CSP, along with other professional bodies, from seeking to negotiate rates for private practitioners. The CSP is working to secure changes to the law to allow us as a union and our members to redress the power imbalance in the market. Until a change in the law, it is for individual physios and businesses to determine whether to accept rates offered by insurers.

In deciding what fees are reasonable the following factors should be considered:

- Time – this is not just the time for a consultation but also the time: writing reports, recording notes and insurer required administration.
- Experience – if you are providing services requiring postgraduate specialist training or experience this should be reflected in fees.

[NHS hourly pay rates may help you consider what cost is reasonable in relation to time and experience](#)

- Practice costs – Fees need to cover your costs as well as recognise time and skill. Providing your service will involve you meeting a wide range of costs that need to be covered including: business insurance, HCPC fees, CSP membership, other specialist network fees, ICT costs, accounting, PPE, premises, travel costs, medical supplies, CPD and more.
- Opportunity cost – Is the fee at least on a par with what you could earn from another source? Consider what alternative income you might earn in the same time, for example from patients paying directly or NHS bank work.

The CSP advises that members should not accept rates that undervalue them or which don't reflect the full costs of providing advice or treatment.

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