



CSS

Insurance

Client information

Get the clarity you need. Preparing for the scheduled operation.

An operation can raise questions and uncertainties. This questionnaire will help you to talk to your doctor and to prepare for the time before and after the procedure. Take time to discuss all of your questions with your doctor or your insurance company in person.

Before an operation

Reasons for the operation and likely outcome

- Why is my doctor recommending that I have an operation?
- What improvement might an operation achieve? What will it not improve?
- What are the possible risks and side-effects of the recommended operation?

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Alternative treatment options; how urgent is the procedure?

- Are there other treatment options, apart from an operation?
- How successful are these alternatives likely to be?
- What consequences can I expect if I don't have the operation?
- Is the operation an urgent one, or could it be done at a later date? How long can/must I wait?

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Operating technique, and patient care during the operation

- Are there different techniques for the operation?
- Will the operation be done on an outpatient or inpatient basis?
- What options are there for the anaesthetic?
- How will I be looked after during the operation?

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How best to prepare for the operation

- How can I best prepare myself for the operation, so that it goes well (e.g. physiotherapy)?
- Can I continue to take my medication as usual?

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We recommend giving your surgeon a list of your medication and your allergies.

Administrative matters: check insurance cover for the clinic/hospital and the procedure

- What benefits will my supplementary insurance cover at which clinics/hospitals?
- Do I have written confirmation of the insurance cover for my first-choice clinic/hospital?

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After an operation

Recovery period and type of follow-up treatment

- How long do I have to be in hospital?
- How can expect my recovery to progress?
- Will I need follow-up treatment (rehabilitation, therapy)?
- How long will the follow-up treatment take, and will it be on an inpatient or outpatient basis?
- (If applicable) How long will I be unable to work?

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Nature and duration of limitations at home

- What sort of limitations must I expect when I get home? How long will they last?
- What help will I need at home: Spitex? Home help? Special aids?

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Talk to your doctor and insurance company at an early stage about what therapy and what home help would be possible and useful. Your doctor may have to prescribe this specially.

Personal matters

Family contacts, advance health care directive, etc.

- Which relatives should be notified by the medical team?
- Which friends would I like to tell about the operation?
- What do I want to/must I sort out before the operation (advance health care directive, professionally, etc.)?
- Redirect post? Make arrangements for pets? Organise transport/lifts?

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Tips

- If you have any questions about insurance cover, please contact our service line on 0844 277 277.
- If you are still unsure about whether or not you should have the operation, CSS Insurance offers an independent second medical opinion free of charge. If you are interested, please contact 0844 277 277.
- The 24-hour emergency and medical advice service, available on 058 277 77 77, can answer your other medical questions.

