

A review of GP fees

In our last newsletter, we told you that the cost of visiting the GP should be coming down thanks to a special arrangement between the Government and GP surgeries.

The deal meant that the amount you're charged for visiting the doctor should have come down by £20, with other potential reductions for other services.

Just before the announcement of the new deal from the Government, we had called every doctor's surgery in the Island to ask for their prices, as we wanted to highlight the huge difference in cost for a standard consultation. We were also prompted to do this as many of you had got in touch about a sudden increase in costs for seeing a doctor – more than £10 in some instances – just before this announcement of the £20 Government subsidy being announced.

Understandably, we didn't want to publish out-of-date information, so we wanted to wait until the new deal had come into force before repeating our ring-around to see how it had impacted prices.

As you will see from our price table on page two, the price range between the cheapest surgery and the most expensive is still significant – nearly £20 in some instances.

The Government has also announced a new scheme offering free appointments for children visiting their GP. This service delivers on the commitment made last December by the States Assembly to introduce free services for children.

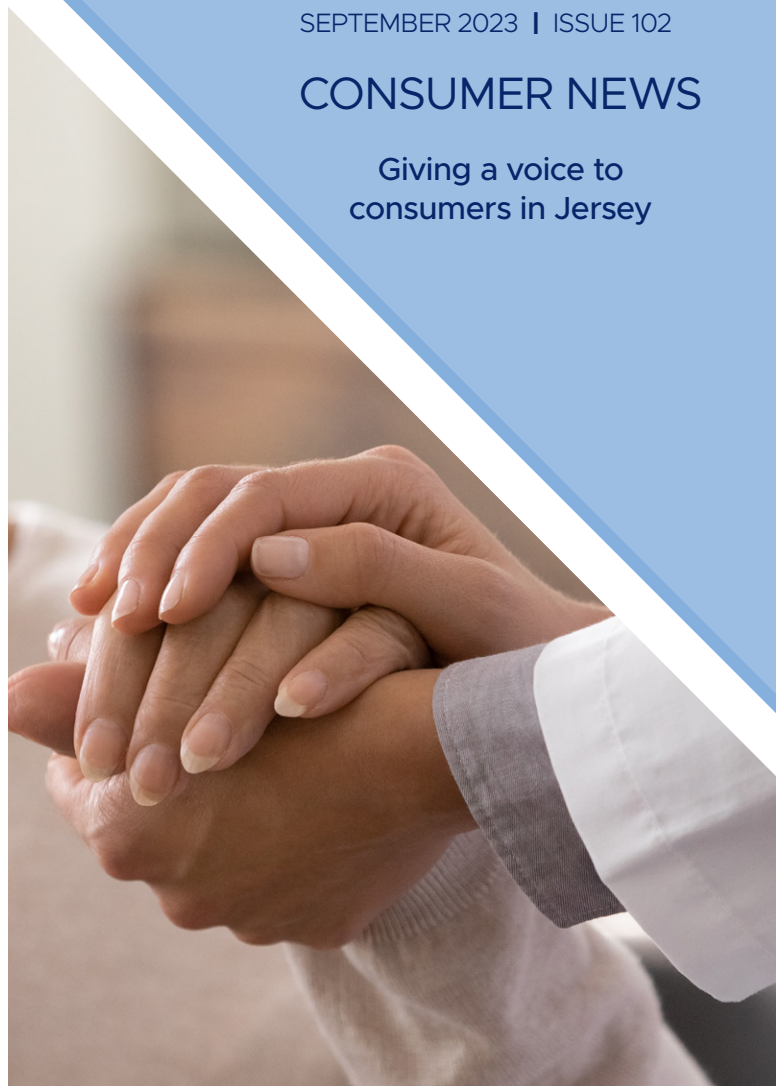
The scheme provides free face-to-face surgery consultations with GPs, nurses, paramedics, pharmacists and healthcare assistants who are employed by the practice. Telephone and video consultations are also included. Home visits and consultations at the out of hours service (JDOC) are not included.

This service is funded through the Health Insurance Fund for children and young people aged 0 to 17. It also allows children to access a range of additional services free of charge, including: blood and urine tests, referral letters, ECGs, swabs, spirometry, ear syringing and pregnancy tests.

The findings speak for themselves. But considering the level of service you receive from your GP should be the gold standard no matter where you go or who you see, the range in pricing remains eye-watering. Don't be afraid to shop around to make sure you are getting value for money.

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We'll be keeping a regular eye on the cost of healthcare, publishing this table on our website, and regularly updating it. In the meantime, we hope this information helps you decide where you might like to take your business.



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CONSUMER NEWS

Giving a voice to consumers in Jersey

TURN TO PAGE 2 TO SEE OUR FINDINGS – AND FIND OUT HOW YOUR GP SURGERY FARES

Tips:

- Most surgeries now have nurses that can do blood tests and minor procedures, so always ask at the surgery if you require something like this. By using a nurse, you can keep your costs down.
- If you're a student in full-time education but over the age of 18, always ask your GP if they will reduce the rate. Some GPs are happy to.
- Telephone consultations weren't included in the funding – these will remain at full price.

PAGE 2 **GP PRICES** | PAGE 3 **CREDIT CARDS LATEST** | PAGE 4 **UPDATE ON POSTAGE**

How does your GP price list compare?

We approached GP surgeries for prices on 16 May and then again on 27 July. Here's what we found...

THE DIFFERENCE IN PRICES FOLLOWING THE INTRODUCTION OF THE £20 SUBSIDY PER ADULT APPOINTMENT

PRACTICE	ADULT CONSULTATION MAY	ADULT CONSULTATION JULY	REDUCTION
Clifden Surgery	£48	£33	£15 ¹
7 David Place Surgery	£49	£29	£20
Windsor Medical Practice	£57	£37	£20
Lister Surgery	£60	£44	£16 ²
Route du Fort Surgery	£55	£35	£20
Health Plus	£60	£40	£20
Indigo Medical	£59	£39	£20
Cleveland Clinic	£64	£44	£20
Island Medical Centre	£64	£44	£20
Castle Quay Medical Practice	£59	£39	£20
First Medical	£60	£40	£20
St Martin Surgery	£65	£29	£36
Atlantic Surgery at Como Villa	£35	£25	£10 ³
Lido Medical Practice	£55	£40	£15 ⁴



We called those surgeries that haven't passed on the £20 saving for an explanation. Their explanations were as follows:

- ¹ Internal decision due to rising medical costs.
- ² £60 is the price if you pay on the day. The actual adult price is £64, but that doesn't include the £7.50 admin charge. So, £20 has been taken off the £64 cost making the new price £44.
- ³ The cheapest GP practice in the Island. Their actual price was £45 but had not been updated when we surveyed in May, so we had the old price of £35. That's why the decrease only looks like £10.
- ⁴ Unfortunately, they did their price increase to £60 a few days after we surveyed on 16 May. Therefore, it looks like they have only taken £15 off but, in fact, they have reduced it by £20.

PRICE BREAKDOWN MAY 2023, BEFORE GOVERNMENT DEDUCTION

PRACTICE	ADULT CONSULTATION	UP TO 18 YEARS OLD	STUDENT RATE	BLOOD TEST (ADULT)	TELEPHONE CONSULTATION
Clifden Surgery	£48	£19	£19	£15	£48
7 David Place Surgery	£49	£32	£49	£13	£39
Windsor Medical Practice	£57	£49	£35	£15	£40
Lister Surgery	£60	£60	£60	£20	£44-£64
Route du Fort Surgery	£55	£27.5	£55	£19.5	£40
Health Plus	£60	£39	£60	£20	£60
Indigo Medical	£59	£59 (17+)	£59	£15	£45
Cleveland Clinic	£64	£64	£64	£16	£42.7
Island Medical Centre	£64	£25	£64	£20	£41
Castle Quay Medical Practice	£59	£59	£59	£21	£36
First Medical	£60	£30	£38	£15	£40
St Martin Surgery	£65	£25	£25	£10 or £15	*
Atlantic Surgery at Como Villa	£35	£15	£35	£10	£20
Lido Medical Practice	£55	£35	£35	£17	£20

* At the discretion of the GP

PRICE BREAKDOWN JULY 2023, AFTER GOVERNMENT DEDUCTION

PRACTICE	ADULT CONSULTATION	UP TO 18 YEARS OLD	STUDENT RATE (18 & OVER)	BLOOD TEST	TELEPHONE (ADULT)
Clifden Surgery	£33	Free	Free	£15	£53
7 David Place Surgery	£29	Free	£29	£13	£39
Windsor Medical Practice	£37	Free	£37	£15	£40
Lister Surgery	£44	Free	£44*	£20	£44-£64
Route du Fort Surgery	£35	Free	£35	£19.5	£40
Health Plus	£40	Free	£40	£20	£40
Indigo Medical	£39	Free	£39	£10	£45
Cleveland Clinic	£44	Free	£44	£16	£42.7
Island Medical Centre	£44	Free	£44	£20	£41
Castle Quay Medical Practice	£39	Free	£39	£21	£36
First Medical	£40	Free	£18	£15	£40
St Martin Surgery	£29	Free	£29	£10 or £15	£25
Atlantic Surgery at Como Villa	£25	Free	£15	£10	£20
Lido Medical Practice	£40	Free	£40	£20	£60**

* (Or at the discretion of the GP) ** (Judgment call of the GP)

Prescription changes

The Government has reissued its guidance about changes to the way you get your prescriptions after there seems to have been confusion at some doctors' surgeries.

To clarify, you should now get 90 days of your prescribed medicine without repeated visits to the GP. The Government has done this to try and free up time for GP practices and save money for Islanders.

The £12 million investment package has been announced to support community pharmacies. It means that GPs can now issue prescriptions covering a longer period and this can be repeated three times before a return visit to your GP.

Social Security Minister Deputy Elaine Millar said: "This is good news for patients with long term conditions and will give their GP freedom to prescribe to suit the needs of patients."

We encourage you to chat to your GP about this. It's a great way to save on GP fees, but please take advice on which medicines you have prescribed in this way.

Fuel price comparisons

Between January and July 2023, we saw local fuel costs decrease by an average of 7.7% for unleaded and an average 12.5% for diesel.

UNLEADED FUEL PRICES

FORECOURT	JAN 23	JULY 23
A1 Auto Repairs, Georgetown	177.0	177.0
Aerton Motors, Stopford Road	189.9	174.9
ATF: Augres Trinity and St Martin	154.9	144.9
Co-op En Route: Sion, St Mary and St Peter	166.9	146.9
Falles, Airport Road	164.9	145.9
Falles, Longueville	173.9	157.9
Georgetown Garage	171.9	144.9
Iceland, Grouville	166.9	158.9
In Motion (previously Motorama Bisson)	190.0	190.0
M&S, St John	158.9	146.9
M&S, St Peter	157.9	145.9
Morrisons: Five Oaks and Kensington Place	166.9	158.9
Motor Mall	158.9	145.0
Roberts Garages: Bel Royal, Greve D'Azette, Springfield and Roberts West	173.9	151.0
Rubis: First Tower, Red Houses and Sion	161.9	149.9
St Ouen Motorworks	169.0	151.0
Three Oaks Garage	185.0	175.0

This was good news for Islanders, and we can be put this down to seasonal factors. The demand for oil is much lower during times of warmer weather, and prices therefore drop. Fuel did drop quite consistently up to the end of July and, for the first time we can remember, we saw fuel cheaper than milk. A litre of milk will now cost you more than a litre of fuel in many instances.

This really highlights how much you're still paying for our staples – there aren't many places where you would pay more for milk than petrol.

Fuel is starting to creep back up again now, so here are our tips to finding the best fuel price:

- Find the forecourt closest to your house, work, or on your route, that is selling fuel at the best price by using our pricecomparison.je website or free downloadable app.
- Most forecourts with the same branding sell fuel at the same price, but not all, so be careful to check.
- Sign up for one of the free loyalty schemes offered by the suppliers, as you will often benefit from discounts, or accumulate cash for use at a later date. Check out pricecomparison.je for details

We're often asked why our fuel in Jersey is more expensive than in the UK. John Walsh of ATF fuels offered this explanation:

"There are a number of reasons including, but not limited to, duty rates, economies of scale, shipping, storage costs etc.

"However, the primary reason is due to a reduction in the variance between duty rates and taxes that are applied to fuel in Jersey and the UK." Read more on the ATF website: <https://atf.je>

Credit card solution?

It's been a long, three-year battle, but we may just be on the last lap of seeing the credit card issue resolved for Islanders.

Since first publicly raising the issue in early 2020, and then directly engaging with the Government of Jersey in early 2023, the Consumer Council has been fielding calls and responding to emails from hundreds of Islanders, all of whom have experienced being turned down for credit cards, additional family cards, store cards, or having their accounts closed based purely on their JE postcode.

We are pleased to say that the Government has listened to consumers and has been working on a solution which would allow credit reference agencies the access to the personal data that they need in order to process an application.

The Council appreciates that data privacy and security are of utmost importance and concern to Islanders, especially as online fraud continues to bombard consumers on an almost daily basis. In this regard, the Consumer Council backs this move on the understanding that the Government will implement robust measures to safeguard Islanders' personal information and ensure compliance with relevant data protection laws.

And while we are extremely mindful of the risks involved in using credit cards in terms of falling into debt, we are supportive of this move as credit cards not only offer vital consumer protection under the Consumer Credit Act 1974, but also give Islanders an important fraud safety net when shopping online, and when 'tapping' or using wireless forms of payment.

Furthermore, having access to a more comprehensive credit history, financial institutions can make better-informed decisions about credit card applications. This fosters responsible lending practices and reduces the risk of individuals obtaining credit they cannot manage.

The consultation – which we submitted our comments to – has now closed and we should be able to see the next step in the process very soon.

Are you following us on social media?

If you're not already following us, check out our social media channels, where we share the latest consumer news and advice.

YOU CAN GIVE US A FOLLOW AT:

- 📘 Facebook – Jersey Consumer Council
- 🐦 Twitter – @JerseyConsumer
- 📷 Instagram – jerseyconsumer
- 🌐 LinkedIn – Jersey Consumer Council



‘Domestic’ or ‘International’ postal region?

Over the past couple of months, we’ve been contacted by many of you who wanted us to investigate why you’re not able to receive goods from UK retailers that had previously delivered to Jersey.

We took your concerns to Jersey Post and asked them to answer your questions.

Here’s what they told us...

Q: IS IT CORRECT THAT JERSEY HAS BEEN RECLASSIFIED FROM A ‘DOMESTIC’ AREA TO ‘INTERNATIONAL’?

A: Jersey is no longer classed as ‘Domestic’, but it still enjoys the advantages of UK rates and has not been reclassified as ‘International’.

Q: PLEASE COULD YOU CLARIFY WHEN AND WHY THE CLASSIFICATION CHANGE WAS MADE?

A: The reclassification was to allow two things:

- 1) moving ‘due date’ by one day and this facilitated the removal of the mail plane. In the previous ‘domestic’ scheme, the ‘due date’ was next day.
- 2) to allow pre-advice, which both Royal Mail and Jersey Post need for customs manifesting and to plan operational processing.

Q: WHAT IS THE DIFFERENCE IN THE PRICE OF POSTAGE FROM THE UK TO JERSEY, AS AN INTERNATIONAL POSTAL AREA?

A: The price of postage from the UK to Jersey has not changed. This will be a matter for Royal Mail going forward and their price reviews usually happen at the end of each year for implementation in the new year.

Q: WILL THIS CHANGE MEAN THAT SOME RETAILERS WILL NOW NOT DELIVER TO JERSEY?

A: There is absolutely no reason why retailers shouldn’t be delivering to Jersey and Jersey Post are very happy to support UK retailers if they are having difficulties.

Q: WHAT ELSE DOES THIS MEAN FOR JERSEY? ARE THERE WIDER IMPLICATIONS TO THIS RECLASSIFICATION, SUCH AS ONLINE SHOPPING, ONLINE APPLICATIONS, COMPETITIONS, INSURANCE ETC?

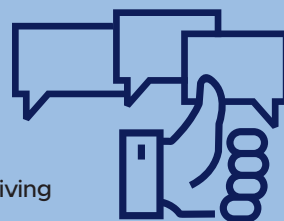
A: There are no such implications.

Thank you, Jersey Post, for taking the time to answer these questions.

If any UK retailers tell you they’re unable to deliver to Jersey due to the reclassification, you may wish to share the information in this article with them, or let us know.



Your feedback



We’re here to help local consumers and we love receiving your positive feedback.

Here’s some that we’ve received so far this year:

Regarding pricecomparison.je

- “It’s great to see this is having a very positive response from the consumer. We have also received some very positive feedback from our customers regarding this app.”

Regarding general enquiries:

- “I am grateful for your intervention as I do not think this would have been fixed otherwise.”
- “This is why your organisation is so important...I am glad that at least one organisation takes our views on board – good luck.”
- “Many thanks for all the great work you do in the Island.”
- “Thanks for all the work the Council does for consumers to raise issues and get results...”

Prices clarification

Some of our eagle-eyed readers spotted that, due to a production error, the incorrect totals showed on our shopping baskets in the article in the last edition relating to soaring food costs. This didn’t affect the outcome of the story in terms of the increases that we are seeing on our food shopping. We have also been asked to point out that it wasn’t fair for us to compare the food price increases over the past two years (23%) with the rate of inflation over the past 12 months (12%). Across the same time period, the RPI went up by 19.8%.

VAT and GST

We’re trying to build a list of those online retailers who are wrongly charging Islanders both VAT and GST so that we can work with the Government to stop this from happening.

If you encounter any, please take a screenshot or photo of the checkout/basket and email it to contact@consumercouncil.je.

