



News release

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'MAKE DO & MEND MEDICS' - THRIFTY BRITS PLAYING DOCTOR WITH DIY PRESCRIPTIONS AND OLD WIVES' REMEDIES

Old drugs, taped specs and mouthwash footbaths used to avoid health costs

MONEY-SAVING Brits are turning a blind eye to serious symptoms of illness and instead playing doctor with 'sticking plaster' cures and bizarre old wives' remedies in a bid to avoid medical bills.

The 'Make Do and Mend Medics' study commissioned by Aviva UK Health to mark the launch of its new My Health Cash Plan, product found that that nine in ten (92%) people would rather treat themselves than visit a professional, while three in four (76%) will soldier on hoping aches and pains will simply go away in time.

Like TV's Jack Duckworth and Albert Steptoe, Britain's 'Make Do and Mend Medics' live with cracked teeth and lost fillings (46%) or tape up broken glasses (13%) and:

- Regularly neglect eye and dental checks to save cash (41%)
- Ignore bad backs and aching joints (42%), sprains (41%) and corns or athletes foot (38%) rather than seek treatment
- Favour old wives' remedies as a way of avoiding medical bills (85%)
- And some have gone as far as extracting their own teeth, or borrowing someone else's contact lenses or dentures.

More alarmingly, seven in ten (73%) regularly ignore potential indicators of serious illness - like headaches, dizziness or chest pains – to avoid medical costs. And a third (37%) risk their health with out of date, foreign or internet ordered medicines.

Dr Hugh Laing, chief medical officer at Aviva UK Health, said:

“Avoiding medical treatment is a false economy – not to mention a risky prescription. Regular health checks can help identify issues before they become more serious or costly - and a medical professional is the best person to differentiate a minor ailment from a warning sign of serious illness.

“Incredibly, almost a third (30%) of the people we spoke to believe there are more important things to spend their money on than their health, but there are now very cost-effective healthcare plans which allow people to manage their health – and avoid unexpected bills arising from ill-health.”

Aviva’s ‘Make Do and Mend Medics’ study shows that money-saving old wives’ remedies - like drinking honey and lemon for a sore throat (70%), or using olive oil to treat earache (27%) - are now popular ways of avoiding medical bills.

Some however are opting for more bizarre at-home treatments like mouthwash baths for fungal foot infections or hitting cysts with a heavy book.

The Aviva ‘Make Do & Mend Medics’ study also reveals that:

- Six in ten (61%) worry about how they would cover the cost should their child or partner need regular medical attention – while savings (53%) and credit cards (41%) would be used for unexpected health bills.
- The Welsh are most likely (89%) to ignore small health issues due to time and expense, with those in Yorkshire & Humberside least likely (64%)
- Mum still knows best – 42% will ask their mothers first for advice on treating an ailment
- One in four (24%) will soldier on for up to a month with minor ailments before seeking treatment
- 4% of Brits have themselves removed an infected or damaged tooth while 2% have soaked their feet in mouthwash to get rid of fungal infections
- 3% have worn someone else’s contact lenses or dentures

Aviva UK Health commissioned the research to mark the launch of its new My Health Cash Plan product.

My Health Cash Plan is one of the most flexible, cost effective Cash Plan products on the market. Initially available to purchase on a direct basis from Aviva, it is designed to help customers manage every day health expenses personal to them. This includes dental and optical treatment, health screening and physiotherapy.

Ends

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Notes to Editors

About the research

Aviva commissioned Redshift to conduct research amongst over 1,000 full-time UK workers in June 2009.

Make Do and Mend Medics – What Brits do to avoid medical bills:

	%
Put up with broken teeth or lost fillings	46
Take old medicines	27
Buy off the shelf rather than prescription glasses	18
Tape up broken glasses	13
Buy medicine from the internet or abroad	12

The nation's most-used old wives' remedies:

	%
Drink honey and lemon for a sore throat	70
Eat chicken soup to help a cold	35
Use olive oil for ear wax	27
Use toothpaste to dry out spots	27
Drink cola for a hangover / stomach ache	26
Feed a cold & starve a fever	22
Wear a copper bracelet for arthritis and sore joints	16
Rub a gold ring on a sty	10
Eat raw garlic to cure a cold or flu	8
Rub a clove of garlic on toothache	7

About My Health Cash Plan

My Health Cash Plan offers re-imbusement towards:

- Dental and Optical Benefit
- Therapies including physiotherapy, osteopathy, chiropractic, homeopathy and acupuncture
- Prescriptions and GP charges
- Health Screens
- A Baby bonus
- 24 hour GP and Stress Counselling Helplines
- Gym membership discounts

In addition to this, customers can personalise their cover by choosing from the following options:

Options to increase cover

- Increased re-imbusement
- Hospital extras including in-patient and day-patient cash benefits, x-rays as a private patient, specialist second opinion, child support cash benefit
- Health Enhance – re-imbusement towards chiropody, podiatry, dietician, allergy advice.

Options to decrease cover

- Reduced re-imbusement
- Dental and Optical cover only

This is a summary of the policy benefits. Full details of standard cover and exclusions are given in the terms and conditions booklet which is available from www.aviva.co.uk/health

Health and Wellbeing from Aviva

Established in 1990 as the healthcare arm of Norwich Union, Norwich Union Healthcare was re-branded to Aviva in 2009. We provide a range of private medical insurance, income protection, occupational health and group life products and services that cover over 2,400,000 lives. We are one of the largest providers of income protection, group life and private medical insurance in the UK.

Norwich Union Occupation Health, a sister company of Norwich Union Healthcare, was also re-branded to Aviva in 2009. Occupational Health provides occupational health solutions and services to a wide range of industry sectors. By utilising their large fleet of purpose built mobile clinics and approved medical centres, staffed by a team of experienced occupational physicians and nursing staff, the services are designed to meet the individual needs of clients.

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About Aviva

- Aviva, the international savings, investments and insurance group, is the world's fifth largest insurance group, serving 50 million customers across Europe, North America and Asia Pacific.
- In the UK, Aviva is a leading provider of life, pensions, investment, general insurance and health products to more than 20 million customers. Aviva also provides roadside assistance through the RAC. Products are distributed through a number of channels including IFAs, brokers, corporate partners and direct to customers via the internet.
- Aviva's UK Insurance business has a market share of around 15%, making it the largest general insurer in the UK. The business is focused on insurance for individuals and small businesses.
- Aviva's life and pensions business in the UK has a total market share of 12% and a top three position in its key markets of savings, protection, and annuities.