

**Member of the public 5**

20 July 2012

To Competition Commission

Re: Private Health Insurance

Re: AXA.PPP

In January this year the company private health scheme to which I had contributed for [redacted] 50 years was placed under the auspices of AXA PPP.

Because of a medical problem my wife developed we discovered that this scheme embraced an Open Referral system which excluded any referral made by our Doctor to a specialist in the field of medicine covered by my wife's condition.

Further this scheme did not cover procedures to be carried out at any of our local hospitals, i.e. [redacted].

It does cover some Nuffield and BMI Hospitals most, other than [redacted], are many miles away from where we live.

As my wife and I are in our [redacted] the upheaval and inconvenience of having to attend hospitals, especially those of a specialist nature, so faraway from home is daunting.

The open referral system appears designed to give AXA.PPP maximum profit and give their premium holders no advantage whatsoever. This surely cannot be right.

I would urge the commission to look very seriously at this trend being perused by many private medical providers to the detriment of their subscribers.

Please help if you can.