

**Member of public 4**

23 July 2012

Dear Sirs

I believe you are investigating competition in the private health care business.

Can I draw your attention to the problem that patients who buy health insurance on their own behalf are in effect tied to an insurance company for ever because to change means excluding prior conditions. This means that a patient can never really change companies without losing cover and is therefore at the mercy of ever increasing premiums over which they have no control. It is rather like saying if your house is burgled you have to stay with the same home insurance company for ever.

Please acknowledge this email