

Member of the public 12

19 December 2012

I write to complain about BUPA.

I have been a member of BUPA for many years and have never before had cause for complaint. However, this year, I am deeply unhappy about the treatment I have had from them.

In [redacted] this year I underwent a surgical procedure at the [redacted] Hospital under the care of Mr [redacted]. BUPA covered all costs in full.

In [redacted], I underwent the identical procedure, at the same hospital with the same surgeon, but on the other [redacted]. This time, BUPA have refused to meet the costs in full, despite the fact the surgeon charged the same amount (to the nearest 50p). They say that Mr [redacted] is no longer "fee assured" which means they do not have to pay him his full fee.

I have pointed out to BUPA that as far as I am concerned, this is all within the same financial accounting year – my premium falls due on [redacted] each year – it is the same operation, same hospital, same surgeon, and I see no reason why they should not meet the costs in full as they did in March. I do not accept that they can unilaterally reduce the benefits which I receive in a year for which the premium has already been paid and for which I am contractually entitled to receive the same benefits.

Despite pursuing this through the BUPA complaints system, their position remains unchanged. BUPA believe that in the interests of treating all their members fairly, they cannot pay the full amount. I do not believe that I have been treated fairly, or even legally, by them.

The matter is now in the hands of the Financial Ombudsman.

I believe that BUPA are attempting to use their position to control the market and effectively change the goal posts for patients without any consultation.

I understand that the Competition Commission is currently exploring Private Healthcare and would welcome any comments that you may have.