

Member of the public 15

13 January 2013

Dear Sir/Madam,

The Company that I work with have been members of BUPA for some years and I am the director who advises on this. When last renewing this policy the broker informed us that BUPA would decide who our senior staff should see, not the patient or GP. This is a very unsatisfactory state of affairs and not at all what they advertise with regard to patient choice. I also feel that it is medically unhelpful.

BUPA are no longer behaving fairly to the patients. They have greatly reduced the fees that they pay to doctors recently and tell patients they can be fully covered only when they go to one of their member doctors. The normal practice now is for GPs to address letters to "The Consultant" without a name and if the patient is with BUPA, they will ensure the appointment is with one of their listed consultants. This is a denial of choice which is in fact what private medical insurance is meant to provide. These days medicine is very specialised and the doctors are often not in the right section of the speciality, e.g. upper or lower limb. On occasions BUPA are advising against returning to the previous surgeon or doctor for check up as this does not fit in with their new rules. This is not acting in our members' best medical interest. It is very unlikely that the doctors will drop their fees as there has been no increase for some years and remarks on prime time radio saying that BUPA needs to get money back from the doctors are unhelpful. The premiums continue to rise as does the cost of hospital admission. I no longer feel that we are giving our staff the service which medical insurance is meant to provide and the whole point of choice of consultant has been removed.

I also find that on occasions BUPA want to dictate what treatment the patients should receive. This is potentially dangerous as a so called expert in one of their offices has never even seen the patient. No doctor should make decisions on this basis. It is worse than a telephone consultation.