

Member of the public 16

11 January 2013

Dear Sirs

MARKET INVESTIGATION – PATIENT CHOICE

I am writing to you because I wish to record that I have gone through a medical insurance experience where my choice of treatment was restricted by my Insurance company.

In [redacted] I had a [redacted] operation ([redacted]) on my [redacted] at the [redacted] which was carried out by [redacted], Consultant Orthopaedic Surgeon. I was covered by private medical insurance (Redmedi).

In [redacted], following a consultation with [the same surgeon], he recommended that I had an similar operation my [redacted]. I was now insured with Pru Health as my husband had now retired. Pru Health maintained that this operation was not covered by my Policy as I had already had similar treatment [redacted] some years previously. At our own expense, we obtained independent medical opinion to confirm that the treatment I needed on my right foot was a different medical condition and should therefore be covered. They did eventually relent. We informed Pru Health that I would like the same surgeon to carry out this procedure at the [redacted] but they would not agree. They said that a condition of the Policy was that the operation could only be carried out by a Consultant Surgeon at the [redacted] that was on their approved list and my surgeon was not on their list. My surgeon took up our case with Pru Health, offering to sign a 12 month contract and reduce his fees to enable me to have the operation under his care. Pru Health would not agree and I had the operation done by one of my surgeon's colleagues.

This whole experience was a very emotional one for me at the time. I had originally gone to see my surgeon because he had been recommended to me by my GP and a friend who had had a similar problem. He was my natural and sensible choice to undertake the operation [redacted]. This freedom of choice was denied to me. I seriously considered going ahead and having the operation with my surgeon [redacted] anyway by paying for the operation privately and not using my medical insurance. This was not really feasible.

I would be grateful if you would take into account the above comments if you have an occasion to look into restrictive practices of this nature.