

**Member of the public 21**

18 February 2013

Dear Sirs

I realise the date for which you invited submissions has passed, but I was approached to fill in a questionnaire as I left hospital in October/November last year and thus was made aware of your efforts..

Whilst I understand the nature of your enquiry is with regards to the functioning of markets I thought you should be aware of the complete fiasco that I have come across between my insurer, the private hospital my insurer sent me to and the consultant who operated on me. Between them none of them were able to advise me how much my (routine, prostrate) operation would cost, nor who was responsible for the bill. It seems I signed a blank cheque to the hospital, signed no contract with the consultant even though Pru Health wrote to me indicating that they were responsible for the costs.

Three months after the operation I am still unaware of how much I owe the hospital and the consultant yet the hospital has my agreement to debit my credit card and the consultant sees fit to write to me to suggest he needs to be paid. This is not competition it is daylight organised theft!