

Member of the public 19

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INVESTIGATION INTO PRIVATE MEDICAL INSURANCE

I know that you are conducting a Private Healthcare Market Investigation initiated by the OFT. I am sure that you have many submissions from insurers/private healthcare providers, but I wish to make you aware of my own experience as a consumer.

I am very unhappy with my insurer (Axa/PPP). I believe that it is now controlling the referral path of patients (not always in their best clinical interests); and also introducing top-up charges by covert means, which are unfairly weighted against the most experienced consultants. I cannot transfer to another insurer as my pre-existing condition would be excluded. There is no equivalent product choice available to me as an individual, unlike those covered by a company scheme, whose employer may switch without risk of such exclusions. Other markets (eg Australia: Private Health Insurance Act 2007) provide individuals with full portability of cover when they switch insurer along with an option to "upgrade" insurance to obtain cover for all fees (an option lacking in the UK). Thus, UK contracts start to look one-sided and unfair. I have subscribed to Axa/PPP since [redacted], paying the premiums myself as this was never an employment perk in [redacted]. I am now retired and make sacrifices to pay the premiums (currently 22% of my annual net income, even with a policy excess). My only option would be to discontinue insurance entirely, but this is hardly a realistic option. I was let down badly by the NHS in [redacted] when I was unexpectedly diagnosed with [redacted], and my complaint about the hospital involved was upheld by the then Healthcare Ombudsman. [redacted]; and with the cuts to be made countrywide, I do not have faith in the ability of the NHS to provide the best for me on anything.

I have always received excellent care from the private hospital team, but am now on the sharp end of a shabby deal from Axa/PPP which is applying financial pressure (fee-capping) to force me to leave the consultant I have been seeing for seven years. I am now the nut in the cracker and my peace of mind (a major marketing ploy of private medical insurance) is draining away.