

Member of the public 22

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I do not know how relevant my experience is to your investigation but on the basis that some of my comments may be relevant, I will let you have my thoughts.

Over the last couple of years I have fought against large premium increases with my insurer, Aviva. The increases, many times the rate of inflation, were explained as increased costs of consultants, anaesthetists and private hospitals. Having just undergone private surgery, I raised the issue of increased fees with my consultant and anaesthetist and was told that their fees have remained the same for a couple of years.

Now I come to the question of NHS waiting times. Under my policy if I could have a procedure within six weeks on the NHS I should do so. The insurer then contacts the consultant and asks if he could do the operation in six weeks on the NHS, of course he says No in order to promote his private practice.

The private health insurers have enormous buying power and having had problems with Aviva over my own operation, I have heard from several sources that most health insurers are difficult to deal with and fight most claims.

My renewal is due on the [✂] and inexplicably the premium for both myself and my wife have reduced by 8%.

I wonder if this could possibly be because you are investigating the industry?