

Member of the public 20

30 January 2013

Dear Sirs,

Competition Commission Private Healthcare Market Investigation

I would like to make a submission, as a private patient to your investigation. I have been insured with BUPA for approximately [X] years; the last [X] of them I have been insuring [X]. For most of this time we have been happy with the service provided. However, during my [X] years of loyalty to BUPA; there has naturally been the odd claim; nothing major – [X]. As we are approaching our late [X], we now have a few other minor conditions treated by our NHS GP – [X]. My point is that we have pre-existing conditions, none of which are going to go away, which make us pretty much uninsurable with another company – we are stuck with BUPA.

For the last [X] years or so my GP has been treating me for [X], but it has been getting progressively worse and no longer responding to his treatments. In [X], he thought it was time I saw a specialist, [X]. While [X] is a brilliant dermatologist, he's also the local man, that most people in this area see – NHS or private. I phoned BUPA for an authorisation number, and after assuring them that it did in fact hurt ([X]), I was given an authorisation number and told it covered any tests and follow up. I saw [X] the following week; he diagnosed acute [X] in the early stages. He made a prescription which seemed to relieve the symptoms and I saw him a month later. [X] was happy with the progress and said he's like to see me again in six months. BUPA paid for the initial consultation and the first follow up, as they should. My problem arose 6 months later, I saw [X] as requested – he said to carry on with the medication and to return if things worsened or changed. A fortnight later ([X]), I had a letter from BUPA saying that they would not pay for the final consultation (£100) because it was not an 'acute medical condition'. I phoned [X] who said it was very much an acute condition and then phoned BUPA, who after immense debate agreed to pay this time only, but said they would pay for nothing more on this condition as it was permanent and incurable. I was staggered by this. The problem occurred years after I became insured, in all probability it will get worse and because it could be a prolonged claim they don't want to know.

I would like to draw your attention to the fact that it's not for BUPA to know better than a highly trained specialist. [X] are horrible things; they need specialist monitoring and treatment, and if the specialist (who has seen the case) says it needs monitoring that's good enough for me. I would imagine that the vast majority of BUPA's clients, like me, having paid their subscription do not have sufficient funds left over to pay for further private treatments.

Finally, I have two octogenarian parents who have been with BUPA for decades. In all the years my parents have been with the company neither has

ever made a major claim They now because of their age pay a huge subscription, but seem to be personally paying for their own minor treatments (£100 here, £150 there) so that they can keep a 'BUPA No Claims Bonus' This is a generation of people who are no longer quite as mentally sharp as they once were. Losing a 'No Claims Bonus' is a badge of shame – like a reckless motorist. The elderly are frightened of rising costs, this 'No Claims Bonus' is playing on their fears. I wonder how many elderly clients now do not seek the treatments to which they are entitled and need.

Those of us who can afford private health insurance are fortunate, but we are also removing a burden from the NHS. BUPA should not be allowed to dictate treatment according to cost, they promise an amazing, caring service – they should provide it, but from what I can see, there is little care. They want to pay peanuts to the medical profession (almost blackmailing them into lowering their fees); make up their own rules as to who is ill enough to be seen and then charge the earth to their captive clientele. Something is very wrong here. Is it that BUPA premiums no longer pay for our healthcare, but for extremely generous salaries of its senior employees?