

## **Member of the public 28**

13 March 2013

I have recently had to have a hip replacement and I find that my preferred consultant/surgeon (preferred from medical and friends recommendations) was accredited to BUPA, but his full fee would not be met. On investigation I find that BUPA although increasing my subscription year on year have found it necessary to reduce the fee paid to consultants which was set in 1993. This therefore requires me to make up the difference adding at least a further 5% to my subscription. BUPA appear to be the only company operating this discrimination at present.

Having spoken to friends who have changed private medical insurers it appears there is a wait time of 18 months without any procedure before you would be taken on.