

## Member of the public 26

7 March 2013

Dear Sir/Madam,

Regarding the ongoing investigation into the private health care market I am concerned that there is no representation from patient groups within the 5 members of the inquiry group. 4 out of the 5 are from a financial background and there may be unintentional bias towards the economic concerns of insurers and providers of private health care. Obviously that needs to be taken into account or there will be no private health care but patient care should always be the primary consideration.

My personal hope is that the inquiry will make rulings which swing power back in favour of those that pay the bills- patients. Insurers have become too powerful with 5 companies controlling over 90% of the market and they are able to use this to control the market. They are rationing care to their own advantage- not to the benefit of patients. There needs to be an *independent* regulator specifically for the private health sector that is open, approachable and powerful.

When doctors involved in private practice are discussed there is the impression that they form a coherent group who act uniformly. Doctors cannot be regarded as a single entity. They are mostly sole practitioners acting independently but with insurers and private providers able to pull their strings. A small percentage make a lot of money. The majority are struggling to remain in business. The tone of communication from insurers is that greed is the motive behind medical inflation when it is in fact rising costs and falling reimbursement- professional indemnity fees are staggeringly high. Much is made of the barriers to entry for new insurers or providers of private care. I hope the same priority is given to investigating barriers to entry for new consultants.