

Member of the public 37

1 June 2013

Dear Sirs,

I have been a subscriber to BUPA for many years and until recently have had no reason to complain about their service. However, since being advised of the need for a [X] operation I have become the victim of a dispute between BUPA and the [X] Surgeons.

I have been advised that in July last year BUPA reduced the amount of remuneration they would pay to consultants by about 60%. As a result no consultants in [X] are currently BUPA recognised practitioners. The most local surgeon offered by BUPA was in Ipswich a round trip of nearly one hundred miles from my home, and whilst they offered reasonable travel expenses, this took no account of the inconvenience.

BUPA say they offer ' The right consultant, in the right place at the right time', clearly not so in this case.

I have since had my operation locally at the [X], carried out by the consultant to whom I was originally referred by [X]. I will obviously pay any difference between the total cost of my operation less any excess, and the BUPA contribution.

It is hard to see how competition between insurers could have helped in this case unless they are required to advise their subscribers clearly of sudden changes in the scope of cover, or of their criteria for medical practitioners, at or before renewal.

Medical insurance and the scope of cover provided is currently too arcane a subject for the average person to make a reasoned judgement between insurers as to the most appropriate and cost effective cover for their circumstances. So it would be very interesting to see what proposals you develop to ensure this.