

## Consultant 6

2 May 2012

Dear Sir/Madam,

Please see the enclosed comments about changes in the private health care market, and the influence of insurers:

1. Insurers are constantly interfering with competition in this market. As an example, the recent actions that BUPA have taken to restrict patient choice in accessing Consultants, as well as unilaterally setting the reimbursement they give to their subscribers restricts competition competition and choice.
2. Forcing new Consultants to sign up to be 'fee assured' reduces competition and removes the free market that there should be, in the patients best interests.
3. There is a trend by the PMI companies to ask patients to contact them directly (ie. a managed care pathway), which is against the GMC guidelines on private practice, which state that GPs should be the gatekeepers and should triage patients to the most appropriate specialist. Clearly, if the PMI company is the point of triage, it is in their interest to direct patients to the cheapest treatment or specialist, which will not necessarily be in the best interests of the patient.
4. I believe that we should maintain a system whereby the Consultant's contract is with the patient, not the PMI company so as to ensure that the decisions made are in the patients best clinical interest, and are not on a managed care route as dictated by the PMI company, which by definition, will be a profits based system.

Thank you for taking my views into account.