

Consultant 5

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As a new consultant, in order to provide services for BUPA and AXA/PPP patients, I have had to sign a contract stating my fees are fixed for my services. If I attempt to charge above these set prices, whereby the patient pays the difference between reimbursement and my fee, the insurer will strike me off their books and I will not be able to provide services for those patients.

This prevents competition between consultants as they all charge the same and restricts patient choice as BUPA and AXA/PPP control who their members are treated by.

I feel the price of my services should not be dictated by a powerful company who hold the market share in private patient insurance. It should be set by the market-my doctor colleagues according to competition between us.

As a new consultant, my only choice is to sign up with these insurers. These rates for reimbursement have changed very little in 10 years and do not reflect current market rates considering inflation, rent, secretarial costs etc.