

Consultant 10

2 May 2012

Dear Sir/Madam

I am writing with reference to the referral of Private Medical Insurers to the Competition Commission.

Like the majority of my colleagues I am particularly concerned that the current strategic and restrictive measures that BUPA are using serve only to limit the access that their policy holders have to appropriate medical expertise. BUPA are actively directing patients to "cheaper" providers without giving consideration to the expertise of that individual and with no regard for the wishes of the patient or the recommendation of their GP.

Also, by forcing new Consultants to sign up to a reduced fee schedule BUPA are acting in an anti-competitive manner. Effectively BUPA are trying to remove the free market that is in the best interest of the patient.

I would also like to highlight that many insurers refuse to cover the costs of mainstream medical services (available on the NHS). These decisions are not supported by medical advice and rely upon cost data only.

There is a worrying trend by many of the PMI companies to ask patients to contact them directly (ie. a managed care pathway). This is against the GMC guidelines on private practice. I believe that the GPs should be the gatekeepers and triage patients according to clinical findings. Having a clerk on the end of the telephone make decisions of a clinical nature is simply bad medicine.

Clearly, if the PMI company is the point of triage, it is in their commercial interest to direct patients to the cheapest treatment or specialist. This will almost certainly not be in the patients' best interests.

As a profession and a nation we should maintain a system whereby the Consultants contract is with the patient, not the PMI company. This will continue to ensure that the decisions made are in the patients' best clinical interests, and not on a managed care route.