Dear Sir/ Madam

I am writing on behalf of my orthopaedic colleagues.

We believe the recent downgrading of the benefit maxima by BUPA is anti competitive for the following reasons.

1. BUPA will attempt though a process of managed care to direct patients to surgeons who agree to invoice at the new low (unreasonable) tariff rather than allow free market choice by allowing patients to request a surgeon of their choice.

2. Alternatively we argue that GPs with their patients are best placed to decide who is the best choice specialist for any particular case based on their own knowledge of how a specialist has provided care on similar patients in the past. Specialists who agree to to new tariffs may not be able to provide the best care for patients. For example a hand surgeon may still perform knee replacement on an occasional basis. This individual would not be regarded as a knee specialist but may still attract a referral if he decided to comply with the BUPA initiative. We believe this would not be in the patient's best interest.

3. We believe BUPA are unfairly using their position of market dominance by trying to reduce professional fees that have essentially remained unaltered for 20 years. There is no "tariff" for having a gas boiler serviced, for a bunch of flowers or completing a tax return. Why therefore should BUPA feel in a position to fix a market rate for a medical professional service?

4. There has been no consultation with the profession on these new proposals, rather have adopted a heavy -handed approach by imposing the changes at short notice without an adequate consultation period.

5. BUPA argue that these changes will benefit patients. There is no evidence for this. These changes are more likely simply to boost BUPA company profits.

6. If the new low tariffs are introduced this will deter new surgeons from setting up in private practises and thus effectively reduce patient choice.