

Consultant 23

29 April 2012

To the Inquiry Manger, Private Healthcare Market Investigation

I would like the Investigation to address the following points which I feel are important in the relationship between patients, private medical insurers (PMI), and consultants:

1. Recent actions by BUPA have restricted the individual patient's choice of specialist. BUPA has diverted patients from the specialist to whom that patient was referred (by the GP) to another specialist who offers a cheaper service (and is contracted with BUPA to offer certain rates only) but not necessarily a better quality one. This amounts to a restriction of competition.
2. BUPA has forced new consultants to sign up to the 'fee assured' agreement. If not signed up the consultant will not be paid for services on BUPA clients. This move restricts competition and removes the free market.
3. There is a trend for PMIs to act on a managed care pathway that encourages clients to contact them directly. This is against the GMC guidelines on private practice, which state that the GPs should be the gatekeepers and triage patients presenting with symptoms, thereby ensuring the patient sees the correct 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 patients' best clinical interests.
4. I believe that we should maintain a system whereby the consultant's contract is with the patient, not the PMI company. This must ensure that the decisions made are in the patient's best clinical interest, and are not on a managed care route, as dictated by the PMI company, which by definition, will be a profit based system.