I am a consultant orthopaedic surgeon and would like to raise the following points with regard to your enquiry regarding private healthcare.

The recent actions that BUPA have taken, to restrict patient choice in accessing Consultants, as well as their driving down the fees, whilst at the same time reducing competition and thereby choice, requires your consideration.

Also, by forcing new Consultants to sign up to be fee assured, this again must be a restriction of trade, by reducing competition and removing the free market that we surely should have in the patients best interests.

Another issue I believe should be raised is the 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 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 their best clinical interests.

Finally, I believe that we should maintain a system whereby the Consultants contract is with the patient, not the PMI company. This must 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.