

Consultant 26

1 May 2012

Sirs

I would like to express my concerns regarding the enforcement of restrictive contracts being imposed on new medical consultants (like myself) by some medical insurance companies (BUPA & AXA PPP).

The new contracts restrict the ability of medical practitioners to set the fee they would like to charge for providing consultations and treatments. The traditional contract for medical care has been between the patient and the doctor. The patient has been able to pick and choose which practitioner they could see and how much they were prepared to pay.

The new contracts imposed by BUPA & AXA prevent the medical practitioner from setting their own fees. Instead, set mandatory fees are now being imposed upon them (or the consultant will be de-listed by the insurers) – this would effectively freeze them out of the private practice market.

The new contracts imposed by BUPA & AXA-PPP are restricting competition and self determination of fees by medical practitioners, and preventing the patient from having a free and fair choice in the market.