

Consultant 33

1 May 2012

Dear Sir,

I am a UK trained consultant orthopaedic surgeon working solely within private practice [✂].

I write to express my concern at the rapidly growing number of my patients who are bewildered by the lack of information they receive concerning their private medical insurance. This relates to the restrictions placed by their PMI on which clinicians they are "allowed" to see, the locations they can be treated, and the potential shortfall in cover (BUPA have recently reduced the cover offered for certain knee procedures by 60%) that may be incumbent on their particular policy.

This information almost invariably only comes to light once they are actively seeking medical care, the very worst time for them to be made aware of potentially significant deficiencies in their policy. In other words, they are not covered to see the clinician recommended by their GP or be treated at the private hospital nearest to their home. It is usually at this (vulnerable) point that they are then persuaded/coerced/incentivised to be treated by clinicians "recognised" by their PMI. Financial organisations MUST not be allowed to recommend medical care, however much they may dress it up as being based on quality and choice, it will inevitably be based solely on price.

Patients need to know *exactly* what they are being offered when buying medical cover and they need to be guided in their choice of treatment by their own GP or treating clinician.

I await with interest your report.