

## Consultant 35

2 May 2012

Dear Sirs

I am pleased that an investigation is to be carried out into the private healthcare market.

The recent actions that BUPA have taken (restricting patient choice in accessing Consultants, driving down the fees, and reducing competition and thereby choice) seem to be contrary to the proper workings of the healthcare system.

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

Another issue 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. The guidelines state that the GPs should be the gatekeepers and triage patients presenting with symptoms, thereby ensuring the patient sees the correct specialist. 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. This will raise the spectre of low cost with less emphasis on quality treatment as a preferred outcome for the PMI.

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.