

Consultant 36

2 May 2012

Dear Sir/Madam

I believe the following practices within the Private healthcare market warrant investigation as anti-competitive:

- Health Insurance schemes which specifically offer levels of guaranteed cover only if the policy holder agrees to undergo care at a given institution or group of institutions. The guarantee of cover effectively predicates against the free choice of the policy holder to select the provider of their care.
- Health Insurance providers offering advice to policy holders regarding the level of 'likely' fees charged by medical practitioners and making recommendations as to medical practitioners which they would be prepared to guarantee levels of cover/remuneration for.
- Health Insurance providers creating lists of 'recognised' medical practitioners irrespective of qualifications or recognised standards which are used to direct policy holders to limited numbers of medical practitioners for which levels of policy cover will be agreed.

All three practices act to limit competition between medical practitioners and hospital providers and limit policy holder choice.