

Consultant 31

2 May 2012

Dear Sir/Madam

I enclose comments relating to the Competitions Commission investigation into private medical insurance (PMI).

RESTRICTED PRACTICE

Newly appointed Surgeons are being required on application to practice to a number of PMI companies to become Fee assured providers. This introduces an unfair disadvantage to the newly appointed Consultant in that his earnings are markedly reduced in comparison to those of his or her more Senior Consultants who are not fee assured and bill without these imposed limits. The lack of open market is stifling the number of young Surgeons entering the competition and is discriminatory to those who have signed up to these PMI companies already.

MANAGED CARE

I am also concerned about the restrictive practice by PMI companies who contact patients directly and coerce them to see a particular consultant who may or may not be the most appropriate doctor for them to see. This role has hitherto been the responsibility of the general medical practitioner (GMP) who knows the patient and importantly knows the most appropriate specialist to refer to. I understand that this is against the General Medical Council (GMC) guidelines on private practice, which state that the GMP should be the gatekeepers and triage patients. It is my opinion that if the PMI company is the point of triage then it may be in their interest to direct patients to the cheapest treatment or specialist. This may not be in the best clinical interests of the patient. The unfairness in competition exists in this scenario in that the Surgeon is not able to compete based upon merit but simply upon the fees charged as determined by a subjective and in my opinion biased assessor.

The contract for independent healthcare provision remains between the doctor and the patient (not the PMI company). It is my opinion that this should remain the fundamental guiding principle.