

## Consultant 37

2 May 2012

Dear Sirs,

I am an orthopaedic consultant. I am certain that the large majority of doctors in the UK share my concerns.

[✂]

The main problem with the private healthcare market is actually the behaviour of the private medical insurance companies. The PMIs are exhibiting highly anti-competitive behaviour and their actions represent an unfair restriction of trade.

Some of the biggest PMIs are effectively functioning as monopoly providers:-

- They are restricting fully qualified registered consultant specialists from seeing 'their' patients (policy holders) unless they sign up to highly restrictive severely reduced fee schedules.
- They are actively diverting clinical referrals away from those consultants who charge their own fee schedules, and to cheaper consultants, stating that this is based on quality when it is absolutely only based purely on cost, and many of the cheaper consultants are actually less experienced, with poorer reputations.
- They are delisting consultants, with the consultants having no proper appeals process and no recourse to any independent body. This then severely damages those consultant's practices (their businesses).

Some of the enforced [✂] tactics of the major insurance companies are most definitely damaging patient care, reducing patient choice, adversely distorting the market and unfairly restricting trade.

I just pray that the Competition Commission do actually look properly into what is truly happening within the private healthcare market in the UK and [✂] realise that the PMIs absolutely need to be reigned in and kept appropriately in check, for the benefit of the patients and the benefit of the whole market.

I would be more than happy to speak to anyone at the Competition Commission anytime, and would be happy to share with them specific examples of how patients have suffered inappropriately because of the behaviour of the PMIs.