

## Consultant 44

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When a patient calls a Private Health Insurer, BUPA for example, to obtain authorization for a referral by a General Practitioner he or she may be advised that certain specialists "are not on their approved list" they then recommend other specialists.

The reason for this is that Health Insurers discriminate against higher paid specialists in order to reduce their financial exposure to claims.

This is at odds with the patient's choice and in particular where a primary care (GP) physician has chosen with care, a referral to a specialist he/she considers being most appropriate based on:

- his/her judgment of the case
- the skills of the specialist
- personal knowledge of the patient

In effect, the referring person in such a case is somebody, possibly without medical training and no detailed knowledge of the medical problem. Apart from limiting competition and excellence among medical specialist it is not good for the patient whose choice is also constrained.