

Consultant 55

06 July 2012

Dear Sirs,

I am an [X] orthopaedic consultant and have been for the last [X] years.

I would like to add to the disquiet of others about what I see is the strong arm tactics of private medical insurers, in particular AXA and BUPA.

As I am sure you know these companies have been aggressively driving down the fees they will reimburse to consultants.

They do not tell patients that they are underinsured but tell them that their surgeon overcharges!

My reimbursement levels from them are less than 13 years ago!

Worse still, they have created a private healthcare system where the patients are now so confused and anxious that they often leave a consultation to ring the insurer to check if they can have even the most basic of procedures, such as an injection or X-ray, done that day.

They are expected to liaise with the insurer before every step.

This creates anxiety in the patients they profess to be looking after. I have got to the stage when I often feel that the private patient now has a much more angst wridden 'patient journey' than one in the NHS.

This is surely not how private medicine should work.

Finally, despite the major insurers saying otherwise, I have effectively been 'delisted' for no reason other than refusing to reduce my fees every time they request. Although they say that they never make a patient move to a different consultant I have a CD recording made by one of my patients, which clearly shows the company spending over an hour trying to get him to see numerous consultants rather than me, It eventually transpired that non suggested were even shoulder specialists.

If this is not anti competitive I am not sure what is.