

Consultant 60

23 May 2012

Dear Sir/Madam

I am sure I am not the only person who is writing to you to raise the matter of how private insurance companies are trying to affect the practice of private medicine.

I am an NHS Consultant in [X], who also practices [X] in the private sector and I pay my dues and am answerable to the Royal College of [X] and the General Medical Council, to whom I would have to justify any problems with my practice.

The greatest problem I have with insurance companies at the moment, is in the field of [X], where the annual cost of private indemnity as a private practitioner has risen from £1,000 twenty years ago to £130,000 now. The remuneration for a private delivery has risen with, BUPA for example, from £540 to £548, whereas the cost of indemnity has risen from £10 a patient to £1,500 a patient.

I have been threatened by insurance companies with being blacklisted should I charge outside their guideline of £548, when it is costing me £1,500 to perform the procedure.

I have recently received a letter suggesting that any previous agreements and understandings I had with them are completely negated. This is one sided and this is not providing quality of care to their customers. I provide the medical care and if they are a healthcare provider, then they must provide healthcare rather than telling me how to run my practice. If they have concerns with my practice then there are other channels for them to follow, through the College or the GMC.

As time goes by, private indemnity goes up, but the insurance companies, although they have no qualms about paying enormous hospital bills and ridiculous pathology prices, are cutting the remuneration to the practitioners of medicine and increasing their customers subscriptions rates. As part of any investigation of the private healthcare service, I wanted to make my views on the insurance companies and their treatment of the medical practitioners known, which doesn't seem to be the case with the private hospitals, who are also customers of the healthcare insurers.