

Consultant 58

2 July 2012

Dear Sir,

I am not sure if you are still taking submissions, but I would like to contribute to the debate.

For many years I have been treating patients covered by BUPA insurance, successfully, with no complaints. BUPA have become increasingly aggressive over the past few years- with various in-house screening processes obstructing the doctor-patient relationship.

When BUPA recently reduced some professional fees by almost 50% (having not raised them for over ten years, and always paying less than all other insurers), I withdrew from the BUPA "fee-assured" partnership. Previously I know that BUPA directed some patients to me, or at least did not actively discourage them, based on clinical grounds and experience.

They now actively discourage patients who request to see me, suggesting alternative pathways eg more physiotherapy etc., or that they should see a different surgeon (often less specialised).

Patients are told they will face an excess bill, whereas in fact they have no idea whether that is the case. Patients are having their choice influenced by their PMI, using inaccurate assumptions.

[✂]

BUPA (N-J Macdonald) has said:

*"The millions of people with health insurance expect it to provide them with high quality healthcare for an affordable price. **For too long, the cost of private healthcare has been rising to unsustainable levels, in large part because of a lack of competition and efficiency in the private hospital market and among consultants in private practice.**"* I cannot comment on the whole, but based on the facts, the statement regarding consultants is a grossly misleading generalisation.

BUPA are getting away with this because they are large, with seemingly limitless funds for PR and legal fees with which to counter claims from individual practitioners and groups.