

Consultant 69

15 July 2012

Dear Sirs

I write to add my voice to the growing concern about insurance company interference in the doctor/patient relationship for private practice referrals.

There is of course a financial aspect but this too has now become very important and will lead to loss of choice for the patient because for many consultants it is just not worth offering private consultations at all so choice is dramatically restricted.

The entire market is being manipulated to an unacceptable extent by a few large organisations.

I have been in full time NHS practice for [over 20 years] and also have been "on the books" so to speak of all the major Medical Insurance companies. I have never charged more than the set fees even though these have not gone up in 15 years or so and now mean they barely cover the cost of normal business and insurance expenses. Clearly that can not continue for much longer.

I am an orthopaedic surgeon and although within a few years of retirement and much less affected than consultants being appointed now, these new consultants need to be helped. I am very concerned about BUPA (and others) to all extents and purposes controlling access to specialist work by insisting specialists join a scheme in BUPA's case called "premier consultant". This means they go on a list of acceptable consultants and only they will be put forward as the choice the patients have for treatment. Effectively patients in this scheme have less choice than if they access the NHS! I was aware of this list several years ago when BUPA offered a 10% incentive to join. I never joined because I was uncomfortable with the incentive and other restrictions even though I was fully aware that this must have led to many fewer referrals to me compared to colleagues who did join. I may be old fashioned but I still feel very strongly this is not the right thing to do and that BUPA and others are controlling the market to an unacceptable extent.

In the last 4 weeks I am aware (because I know the GP) that two patients referred directly to me by letter were told on phoning BUPA that I was not a "recognised" consultant and that this patient should use someone who was. The names of 3 of my colleagues were then supplied. Obviously I do not know what was said exactly but I spoke to one of the patients and she said this was so and told me the names of my 3 colleagues. The other patient was similarly refused access to me and asked that the referral letter be re-addressed to someone who was recognised.

The insinuation of course is that I am not a fit and proper doctor to see them if someone as big and powerful and "trusted" as BUPA say so. It is hardly likely the patient will investigate this and the GP seems powerless to influence events. The patient would be left with the difficult decision as to who to believe, the GP or BUPA. I am left with my reputation smeared and that leads to other patients hearing by word of mouth that I was not a suitable surgeon to be referred to.

I recently declined BUPA's invitation to become a premium member, since the conditions go against almost everything I have ever been taught to believe was the right way to carry out independent medical practice.

Patients should be free to choose which consultant they see without being placed in the difficult position of either believing their GP or believing the insurance company as to who might be an appropriate specialist to see. If Insurance companies are to be able to influence events to the degree I am now aware of it is a sad day for free choice. NHS patients now appear to have greater freedom of choice than insured private patients, a fascinating development. I am very pleased I still work full time for the NHS where, although not perfect, there is no artificial barrier for any GP wanting to refer a patient that he /she wishes to be seen by me or who asks particularly to see me perhaps because I have operated on them or a relative before.