

Consultant 86

28 July 2012

Dear Sirs,

I would like you to be aware of my experience with BUPA with my application to join the BUPA Osteopathic Network.

I graduated in [redacted] and work solely at [redacted], as a self-employed osteopath. I see, on average, 50 patients a week. Private health insurance payments make up 25% of my income, slightly higher than the average osteopath. This is due to the profile of my average patient who tends to have a higher than average income with a high incidence of company private health insurance plans. BUPA make up 10% of my income, just under half of all my private health insurance.

My charges are [£60-70] for an initial consultation that lasts 1 hour and [£45-£55] for follow up appointments that last 30 minutes. These are competitive rates in an area that has very high property and rent values, one of the more expensive areas in [redacted]. These compare favourably with BUPA Wellnesses own rates in [redacted] of £84 and £59 respectively.

I applied to join the osteopathic network. I received an email inviting me to phone and discuss the application. I phoned and was informed that I could join the network providing I agree to a fee structure of £40 for a consultation and £30 for a treatment and a bar on asking clients to top up the fee. I explained that I could not agree to such a low figure. I have very high rental costs at the clinic and would not be able to afford to work at those rates. I asked if I could negotiate the fees and they said I could not. They said BUPA were offering the same rates to everyone in the country irrespective of location, whether they be urban or rural. I pointed out the difference between what they were offering me and what BUPA Wellness centres were charging in London as evidence that they must know what the costs of treating are in London and therefore the Osteopathic Network rates were economically unrealistic. They just replied that the rates they offered were all that was on the table. It was very much a "take it or leave it attitude".

I was a bit perplexed by their attitude. It was not what I was expecting. I work in a multi-disciplinary clinic. The Physiotherapist's joined the BUPA network over a year previously and were granted a contract based on a fee structure of £65 for a consultation and £49 for a treatment (these were the clinic charges at the time of applying. The Physios and Osteos normally charge the same rates). The Physiotherapist's and the Osteopaths are considered professionally as equals at our clinic and across the country. I expected to be offered a similar rate. However, I also expected BUPA to negotiate.

I checked the British Osteopathic Association's website. I understood that there was some confusion regarding BUPA's position. BUPA's executive were reported as claiming that they would be offering the "local rate" but it was clear from the conversation that I had that the people manning the phones at the Osteopathic Network team were not negotiating a local rate.

I phoned the Osteopathic Network team again the following day and pointed out that the Executive said they were offering the local rate but the team member said they had not heard that information and as far as she has been told it was just a flat rate across the board that was on the table. I offered to negotiate now or at some time in the future. She said if I wanted to negotiate a different rate in the future, **I would have to sign a contract and agree to the £40/£30 rate now and try and negotiate a new rate with BUPA in the future.**

I wish to complain about BUPA's Osteopath Network on competition grounds for the following reasons:

1. Unreasonableness - BUPA are not willing to allow providers to bid for a contract based on quality and cost of services. This was a paper exercise only.
2. Lack of clarity - BUPA failed to explain the terms and nature of the bidding process and the basis on which a final decision would be made.
3. Inaccuracy - BUPA are claiming that they are securing a better deal for their customers. How? They are not selecting Osteopaths based on experience, quality of care, availability of appointments at a location or time convenient to the client's needs. The basis of selection seems to be whether the osteopath meets minimum standards and accepts a minimum cost.

I hope my comments will be considered in relation to this issue. Please do not hesitate to contact me if you require further information.