

Consultant 90

29 July 2012

Dear Sir

I am a consultant surgeon working in the NHS who has performed private medical practice from [X] until [X].

In that time the recognised fees for all of the procedures that I offered to patients never once changed because it was fixed by the private insurance companies. One or two recognised fees did change but always downwards.

At the time that I commenced delivery of private medical practice the fees were reasonable. Over time however, the fees have been completely outstripped by all the costs of delivering a service especially the cost of medical indemnity which for me in my final year of clinical practice, based upon a gross income of £50,000 was over £11,000.

Throughout the time that I practised private medicine I would increase my fees in line with inflation a little each financial year. By my final year of practice I was charging [X]% over the BUPA recognised fee for procedures and was providing all patients undergoing treatment with a pre-treatment statement of costs before proceeding with any clinical treatment or investigation.

The insurance companies have behaved completely unreasonably throughout this period and have quite clearly, from comments made by patients to me, led patients to believe that their recognised fee for procedures was the standard fee and any practitioner who charged more than this fee was a charlatan.

In the end I stopped providing private medical care largely because of the perpetual struggle to get the insurance companies to pay any part of the costs of the treatment of those who they had indemnified. It was particularly galling to see that patients were unaware that the recognised fees for procedures had not changed for more than thirteen years and that they might therefore not be fully covered for the costs of their treatment.