

## Consultant 93

13 July 2012

Further to your recent communication requesting information regarding concerns about the practices of certain insurance companies. My main concern is with the current policy adopted by AXA PPP and indeed, BUPA who have decreased the fees payable to consultants for certain procedures by 50% and have not awarded any inflationary rises for the majority of procedures since 1995.

I have always adhered to the fee schedule AXA PPP set over three years ago. They have now changed this without due notification to either consultants or indeed their members.

Patients are no longer allowed freedom of choice regarding a preferred consultant recommended by the local GP. Currently patients are being recommended to other consultants by insurance company staff who could not possibly have sufficient knowledge when making the decision regarding the best consultant for the problem. Patients are having to insist on actually seeing the consultant they want and even when they have seen a specific specialist in the past, are still being told they are either too expensive or are being actively directed to another consultant. One assumes this action is designed to save the companies money although in one instance, one of my exiting patients was subsequently referred to a consultant in London who charged £10 more than my fee.

On many occasions patients with company insurance cover have to involve their HR department to obtain authorisation for consultations and procedures causing prolonged suffering and distress. Patients are constantly complaining about AXA/PPP and many are cancelling their policies and seeking alternate insurance cover.

I would be delighted to provide evidence to support these matters but would need to obtain permission from the numerous patients who have agreed to speak out and support my statement.