

Consultant 109

27nd August 2012

Dear Sirs

As an osteopath with over [X] years experience of providing care to Bupa patients within my private practice, I'm writing to complain about their recent invitation to join the Bupa Osteopathy Network and the restriction on level of fees they permit me to charge.

I am in partnership with another osteopath and we have 3 self employed part time associates. We work in [X] with 3 treatment rooms, full time reception cover, disabled access, and on site parking. Each treatment lasts for 40 minutes to allow plenty of time for advice and exercises as well as hands on treatment. I consider that we offer a very high standard of service as osteopaths and for patient support within the practice in general.

For this service we charge [X] for the initial consultation and [X] for follow up treatments with £3.50 reduction for children. Bupa will only pay £40 for the first appointment and £30 for follow up treatments. They will not allow patients to top up to our fee level and will not take into account that our appointment times are longer than their stipulated 30 minutes.

However, Bupa's own regional clinics are charging privately paying patients £72 for first appointments and £45 for follow up treatments. See below:-

<http://www.bupa.co.uk/individuals/self-pay-treatments/physiotherapy-sports-medicine/physio-priceguide>

They also indicate on their website that osteopathy costs between £35 and £50. See below:-

<http://www.bupa.co.uk/individuals/health-information/directory/o/osteopathy>

I understand that Bupa has a dominant market share of 40% for private health care insurance which means that Bupa patients are an important source of revenue for privately practicing osteopaths. Bupa's change to the fees they will allow me to charge puts me in a very difficult position. It affects whether I can continue to treat Bupa patients and this affects these patients' ability to choose the practitioner they want.

If I decide not to participate in the Bupa scheme, not only will this have an immediate financial impact on my business but there is also the possibility that the reputation of the practice will be adversely affected as I will be seen as not being approved by them which implies, incorrectly, that I am not up to their clinical standard.

Alternatively, potential patients may form the unreasonable conclusion that the fees we charge are excessively high, despite the fact that my fees are less than Bupa's regional clinics and that I prefer to run a 40 minute treatment session with reception support so that treatments are uninterrupted by doorbell or telephone etc.

Bupa also say the extra paper work necessitated by being on their Network can be done within the 30 minutes they require for the treatment, thus reducing treatment time further. Potentially this could force me to provide an inferior service to any Bupa patients.

If 'top up' fees are allowed, competition between osteopaths increases as does consumer choice (both which osteopath and which insurance company they choose).

I hope you will consider this case carefully in light of consumer choice and competition and the unequal playing field due to Bupa's market power.