

Consultant 110

28 August 2012

Dear Sir / Madam

I am writing to you in relation to this enquiry.

I realise from looking at your website that the deadline for submissions is stated as 20th July 2012.

However, shortly after this date BUPA the Health Insurer made some radical and unprecedented changes to its level of healthcare insurance which I believe are an attempt to interfere with the fair competition in the market.

I suspect that the timing of their changes may have been influenced by your 20th July deadline in an attempt to prevent the Competition Commission from considering the effects of their action.

At the end of July, BUPA wrote to many of its healthcare providers (the individual clinicians who provide care for BUPA policy holders) stating that the benefits maxima payable by BUPA for the majority of surgical procedures were to be reduced by 40% in most cases.

This substantial reduction in benefits payable was accompanied by a veiled threat to the extent that providers who were not prepared to charge BUPA policy holders within the benefits maxima would be downgraded by BUPA and that BUPA would direct patients only to providers willing to accept a lower remuneration tariff.

I submit that this is a flagrant attempt to manipulate the market in private health provision by a major insurer. The manipulation is compounded by the fact that BUPA have not notified their policy holders that the value of their insurance cover has just been substantially reduced, so individual policy holders with BUPA are completely ignorant of this substantial change which restricts their choice of provider.

BUPA have attempted to pass off their failure to inform their policy holders of the changes as a minor administrative adjustment, when in reality it is a massive reduction in their insurance cover - similar to a household insurer removing fire cover from a policy and failing to inform the householder about it.

I would be grateful if you could draw this matter to the attention of the Competition Commissioners in their enquiry.