

## **Consultant 116**

11 September 2012

I do not understand how an insurance company, such as BUPA, have the right to set the fees I charge.

They have recently written in rather bullying terms stating that if I do not agree to what they deem as appropriate they will no longer recognise me. Interestingly my fees have not changed for about 5 years so it must be recognition of their own precarious financial situation that has forced this change and nothing I have done

I thought their relationship was with the insured and not with me. Whether or not I am capable of doing my job is up to my colleagues, peers, Royal College, Faculty and ultimately the GMC, not a financial institution.

I believe they are using their significant position in the market to alter our behaviour and I think this is wrong. I also believe that they are duplicitous in their relationship to the insured; they give the impression they will cover all of the fees but as we know they have not changed their funding for many years and in some cases have dramatically reduced it.