

Consultant 120

24 September 2012

Dear Sir/Madam

Thank you for giving me the opportunity to send my submission. I am both an user and provider of private healthcare. I work both in the NHS and the Private sector.

I would like to raise a number of points.

- 1) PMI – moratorium/exclusion on claims- ie if you have had a claim with one company but would like to move to another: not are the premiums higher but also one cannot claim for example if I have slipped disc and if this is operated on, I cannot claim for a different slipped disc. This leads to stagnation in the market, inability to shop around and the PMIs increase the premiums as they know you cannot go anywhere else.
- 2) PMI- BUPA and AXA PP seem abuse their position to recognise providers and facilities at their whim.
- 3) Recently BUPA changed their terms and conditions for both providers of facilities and doctors etc without any discussion. This led to patients facing a shortfall mid policy term.
- 4) There is a 2 tier system by BUPA for consulting and surgical fees especially in Ophthalmology. Senior consultants will get less reimbursement than Junior Consultants- Divide and conquer.
- 5) BUPA's open referral system contravenes the GMC Good Practice Guidelines. This takes away the choice from patients and GPs. BUPA deliberately divert patients away from the GP's recommended specialist to another cheaper non-consultant specialist- Please look at the recent arrangement with BUPA and Optical Express.
- 6) BUPA has constantly forced through reduction in fees for the facility and doctor and yet have continued to increase premiums for their members.
- 7) BUPA's dominant position in the market is now detrimental to the private healthcare market.

These are just a few points.