

## Consultant 129

3 October 2012

Dear Sir/Madam

I am frustrated by the attitude of insurance companies that don't appreciate the skills required to deliver a high quality of care. Their cost/fee fixing exercise is depriving the patients from high quality care as well.

If the insurance company is asking every doctor to charge the same for a certain procedure it is like asking the Mercedes company to charge the same as a Hyundai (for example) just because both of them are considered "a car". If one prefers to drive a Mercedes and not a Hyundai, one should be free to pay for the privileges.

Currently, BUPA does not allow personal fee levels for consultants, so they essentially want to remove the competition in the market. This is a type of competition that we as doctors work hard for and as a result the patients will benefit.

Also, apparently BUPA is moving towards not authorising their insured patients to see a consultant if the consultant has not agreed to see patients within BUPA's schedule of fees. I think if a patient wants to see a certain specialist because of whatever reason, the patient should be able to do that. If the insurance only pays a certain limit and the patient is happy to pay the extra to meet the price set by the practitioner, then there shouldn't be any problem and the insurance company should not block this process.