

Consultant 141

4 October 2012

I wish to submit the attached evidence to the Competition Commission investigation into the Private Healthcare Market.

The attached letter was received by a patient of mine in May 2012 as a BUPA subscriber offering cash payments to the subscriber if they opted for NHS treatment and not for BUPA reimbursed private care. I believe this action is market distortion.



Giving our members improved choice

At Bupa, we believe that you deserve greater choice in the care you receive, so we have developed the Bupa NHS cardiac cash payment. Instead of using your Bupa membership for cardiac procedures, you can choose to have the treatment you need within the NHS and receive a cash payment from Bupa.

How much will I receive?

The payment you will receive depends on the cardiac treatment you need. Payments usually range from between £500 to £2,000 and apply to the following procedures:

- angiography (cardiac catheter)
- angioplasty
- ablation therapy or pacemaker insertion/replacement
- certain complex invasive studies of your heart's rhythm

How does it work?

The cash payment takes the place of private treatment funding. If you are admitted to hospital under the NHS as an in-patient for any of the above procedures, we will pay you a fixed sum amount. Please bear in mind that the procedure must be provided free of charge by the NHS, private treatment in an NHS hospital does not qualify.

You are not obliged to have further treatment within the NHS and taking this option will not change your premiums in any way.

A note on standard NHS Cash Benefit

If your membership also includes standard Bupa NHS cash benefit, (please refer to your membership certificate) you will not receive this payment in addition to the cardiac cash payment. However, further separate in-patient stays in an NHS hospital related to your cardiac condition may still qualify.

We're here to help

If you have any questions or you'd like more information on our NHS Cardiac Cash benefit, please call us on **0845 600 7264**. We will be pleased to give you all the information and guidance you need.

Yours sincerely

Cardiac Support Team

*Lines are open 8am to 6pm Monday to Friday. Calls may be recorded and may be monitored