

Consultant 150

3 October 2012

Dear Sir,

I would like to raise some issues and give some additional information for the Private Healthcare Market Investigation.

I am a Consultant ENT surgeon and was appointed in [redacted].

When I applied for recognition with insurance providers I had no problems except with AXA PPP.

I was advised by them that I would only be granted recognition if I signed a contract agreeing to charge only at their fixed rates. This ties me in to a contract which I am only allowed to bill at rates around 40% less than all other providers and self pay patients will pay. I am not allowed to charge the patients an excess and am not allowed to increase my rates in line with inflation. They will not enter any discussion and threaten to remove my recognition if I complain. The only reason that I continue to see AXA PPP patients is that I do not feel it is ethical to discriminate against patients based on their insurance company.

If an insurance company will not cover my fees surely I am entitled to charge the patient an excess?

The second issue I have is with BUPA. I do not have a fixed fee agreement with them, but I charge reasonable standard fees. They have told patients who have been referred to me or specifically wish to see me that they should see another consultant otherwise they may be charged extra, which is untrue. There are situations where patients have been directed to another consultant whom is not a specialist in my field, before eventually being referred on to me. This has resulted in delays in treatment. This is done without my knowledge, but patients have been upset by this and communicated this to me. If I apply to join their 'fee assured' group they want me to reduce my fees to rates lower than all my colleagues at my practice.

I believe these tactics are unethical and reduce patient choice. I also believe they are probably counter-productive as patients are likely to have more consultations and investigations before seeing the appropriate specialist.

I hope this information is useful for your investigation and I am happy to be contacted should you require further information.