

## Consultant 152

16 October 2012

Dear Sir,

I believe BUPA and AXA are behaving in an anticompetitive manner by fixing prices and tying consultants into non negotiable contracts and not allowing them to charge fees as the consultant deems fit and in a free market. Patients are being denied access and choice to see consultants. Patients are being given misleading and incomplete data by BUPA. I recently was referred a patient who had returned from abroad with a broken leg but the patient was not given authorisation to see me as I was not "fee assured" by BUPA. As I was on call for trauma at the time, and could have seen the patient that day and dealt with their injury immediately this may have delayed treatment and outcome for the patient. This is restricting the consultant's freedom to trade and I believe needs to be explored by the Competition Commission Investigation. BUPA have recently brought in an open referral system where the general practitioner to consultant relationship is disrupted by the need to refer to a referrals centre run by BUPA who will then try to persuade the patient to go to see a "fee assured" consultant. Patients are being given misleading information regarding this. I am also concerned about patient care and safety. BUPA now insist on filling in a form to approve an arthroscopy. This is then seen by a non medical BUPA employee and the procedure is either approved or not.

I believe the actions of BUPA and AXA/PPP with 65% of the healthcare market are anticompetitive. That restrictive compulsory contracts between insurers and new consultants should not be allowed. That the insurance companies need to be honest and clearer with their customers.