

**Consultant 161**

25 October 2012

Dear Sir/Madam,

I am a Consultant Anaesthetist with [✂] years of private practice experience.

I would like to put simply why I believe recent developments particularly by BUPA are anti competitive and act against the interests of patients.

Competition for Medical Care is either by price or by quality. Recent restrictions introduced by BUPA remove any competition in that GPs can no longer decide who they wish to refer patients too, patients can no longer decide which specialist they wish to be seen by and specialists can no longer set their fees according to their own experience, expertise or reputation.

What is the problem with a system whereby BUPA or other insurers cover patients for a particular amount for a particular service but the specialist or hospital can charge what they like providing the patient is informed beforehand.

The patient can make a decision whether any excess payment is worthwhile producing competition between providers. Insurers can decide what level of cover they offer for patients which produces competition between insurers providing they also inform the cover offered when selling the product to patients.

Simple but effective I think.

Good luck in your deliberations.