

Consultant 163

31 October 2012

Dear Sir/Madam,

I would like to highlight a matter concerning the practices of two insurance groups, AXA PPP and BUPA.

As a psychotherapist, I have a large number of colleagues (psychotherapists, psychologists and psychiatrists) who are registered with various health insurance companies, and accept payments from them for their work.

Two insurance groups - BUPA and AXA PPP - have forced therapists to cap their fees, or forfeit their registration. They said that they would de-register the therapists if we requested BUPA or AXA PPP clients to pay the shortfall.

Co-payment is standard in many insurance companies, and we wondered why BUPA and AXA PPP have forbid this practice in addition to imposing a fee structure.

Please can you investigate this for us, as it affects a great number of therapists and psychiatrists, and seems to represent anti-competitive practice.