

## Consultant 177

21 November 2012

Dear Sir/Madam

I welcome your investigation into medical private practice.

I have been working in private practice for [X] years.

Largely fees have been static or increased with inflation and escalating ancillary costs.

I wish to expressly complain about BUPA's sharp practices.

BUPA introduced a "Consultant Partnership Agreement" a few years ago to have "Providers" agree to their schedule of fees for a small stipend of perhaps £7. The vast majority of Practitioners already charged within this schedule despite there having been no material increase in remuneration over the previous 20 years. Once a majority of Practitioners had signed up, BUPA unilaterally altered their fee structure to the effect that common ENT procedure fees were reduced to the point of being uneconomical to do.

For instance "Insertion of grommets" was formerly £289 and was unilaterally reduced to £137. If I had a case to do now it would involve me 2 hours of travel, £40 fuel and an hour and a half to see the patient + parents preoperatively and postoperatively along with administrative duties of a further half hour plus the indemnity and secretarial costs of doing the procedure, along with the tax therein due.

BUPA have further attempted to pervert the market by forcing new Consultants to agree to a more restrictive agreement of reduced fees to see BUPA insured patients.

In February of this year, BUPA sent me a "Consultant Partnership Contract for Outpatient Diagnostic Tests" , asking me to sign up to a very restrictive agreement with me reducing my longstanding charges by 50% and more. I see a lot of children; they are referred with hearing difficulties. BUPA authorizes the consultations with their patients but will not pay for hearing tests.

Patients and their families are not being informed by BUPA about this. No other Consultants in my region have been subjected to this treatment. As a result patients are being shortfalled and I know of patients who have had their referral redirected to other Consultants by BUPA against their GP's wishes, presumably to Practitioners forced into their reduced fee structure.

BUPA operate 40% of the market and are manipulating its operation.

Individuals such as myself, who are resisting such machinations, are suffering. I am having patients diverted to other Practitioners against the patients wishes and am losing much needed income from BUPA insured patients.

The tenet of private medicine is choice of Surgeon guided by the patient and their General Practitioner. Medical Insurers and in particular BUPA have sought to intervene between this arrangement in order to reduce Practitioners' fees despite increasing patients' premiums and reducing their cover without informing patients of this.