

Consultant 174

20 November 2012

Dear Sirs

I am a consultant orthopaedic surgeon of [30] years experience and am fortunate enough to run a private practice as well as my NHS practice. During the time that I have been in practice I have seen numerous changes in the private healthcare market that are concerning to me on behalf of my patients.

I strongly believe that the relationship in medicine is between the doctor and the patient. The patient should have the choice of who he/she sees based on advice from the General Practitioner and on any other information received such as personal recommendation and reputation. I have evidence from patients that recent changes in policy by PMI companies, notably BUPA, is disadvantaging patients' choice in seeking a private doctor and that this is against the principles defined by the General Medical Council.

BUPA has forced newly qualified doctors to sign to their terms and conditions in return for recognition. This gives the doctors no choice in fee setting and with the ever rising costs of running a practice will be punitive for many. If newly qualified doctors choose not to sign up to the restrictive fee structure offered by BUPA, they will not gain registration and the patients will not have the option of seeking a newly qualified highly trained doctor, many of whom are fellowship trained to a high standard. Furthermore, with the evidence of a recent reduction in fees across 75% of procedures covered by BUPA on the background of a failure to increase fees over the last 2 decades, it is highly likely that the new doctors who do sign up to BUPA's fee schedule will not experience any increase in fees in year's to come and will probably see further reductions. This information must be considered when considering that I have not met a single patient who has seen anything other than an increase in their premiums year on year since starting their PMI policy.

However, despite the anticompetitive policy of forcing to sign to a particular fee schedule when it should be the right of any doctor to set the fees for the service that he provides as any professional and business will do, it is the behaviour towards our patients that concerns me the most. Patients are being advised (fact, I have evidence from patients that this is happening) that they should see doctors who are Fee Assured despite requests to see a particular named doctor on the advice of their GPs. The reason is purely financial to ensure that no shortfall fee is charged to the patient irrespective of the requirements of the patient. I have evidence that a child's father was advised not to see myself (a specialist in children's orthopaedics) but directed to either an adult knee surgeon or adult foot surgeon in the same area. Only when the father challenged BUPA did they relent and agree to authorising the consultation but this process caused a week's delay in the child (who had sustained an injury) being seen.

It is the right of the patient to see which doctor he chooses and to expect that doctor to practice to the highest standard. It is the right of the doctor to charge reasonable fees to reflect the experience, skill and longevity of training that has placed him/her in the position to be able to see a patient based on his experience and reputation, something that I have spent an enormous amount of time on. If a patient chooses the cheapest doctor, that is his right but it is not the right of the PMI company to enforce which doctor their patient sees based on cost alone, especially if that doctor does not have the necessary experience or skill set for the patient's medical condition.