

## Consultant 197

26 January 2013

I'm a [redacted] who has a policy with BUPA for my family.

My wife recently required referral for a benign skin condition called Chondrodermatitis Nodularis Helicis

It causes painful nodules on the ear which interfere with her sleep – they need removing under local anaesthetic by a dermatologist.

Treatment was declined on the grounds 'healthy tissue' would be removed, despite the condition having an ICD code.

Raising a formal complaint was not successful.

This sort of condition is precisely the sort that Private Insurers should cover – treatment is available on the NHS but choice of time/place/provider is why I pay the premium.

Our dermatologist complains that BUPA and the other large companies are dictating healthcare and my experience backs this up.

Thank you for taking my view into consideration.