

Consultant 200

30 January 2013

Dear Sir,

I would like to contribute to the submissions on private healthare in dermatology.

Firstly, insurers are clearly denying patients choice. Many of my BUPA patients have told me that they struggle to obtain authorisation for their visit. The call centres tell them that I am not BUPA registered, when clearly I am. The patients know, from referring colleagues or family members that I do accept BUPA. However, they are actively discouraged from my practice, or simply told that I'm not BUPA registered. Unless they are willing to argue with the call centre, they will not be able to see me.

Secondly, AXA, simply health and BUPA restrict the choice of hospital. My skin cancer work requires specialist equipment which is only available in selected hospitals. However, patients are told that they cannot see me in [redacted], and will have to go elsewhere.

Thirdly, AXA PPP will not pay for any consultation within 14 days of a procedure. If patients are desperate for results, or a chat with the doctor, there is no payment.

Finally, insurers do not increase their reimbursement with inflation or clinical experience. We therefore find that our costs are rising but the income is falling. Some providers - BUPA and AXA in particular, bar the doctor from charging a co-payment. This makes it more difficult to practice in expensive areas like [redacted].

I would be grateful if you could ensure free choice of doctor and allow co-payments for patients whose insurer will not pay the full fee.