

Consultant 198

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To whom it may concern,

I am writing given the investigation presently underway into private health.

I believe that the major insurance companies are misusing their position and acting in a manner that is unfair to individual consultants and patients alike.

I am a consultant gastroenterologist and have had problems with BUPA and AVIVA unilaterally reducing procedure fees without consultation. The reduction in some fees has made delivery of parts of my service almost non-viable from a financial perspective which impacts on my commercial potential.

I have also had experience of BUPA steering patients away from my clinics without providing me with clear and transparent information as to why they feel this necessary.

I believe patients are disadvantaged as they are sold private insurance under the belief they will be able to seek out and see the best and most appropriate consultant for their condition only to be steered away to other "approved" consultants.

I hold a full time NHS appointment and through the process of NHS appraisals and clinical governance I am confident that my practice is of the highest standard. I feel that financial concerns are driving the behaviour of private companies ahead of their duty to ensure that patients they represent are able to access the best care.