

## Consultant 203

6 February 2013

I am a Consultant Cardiologist. I have been practicing for [X] years. When I started I was told by BUPA that they were not allowing any new Consultants to see their patients privately but to keep an eye on their website. I had no problems signing up with other Insurance Companies. About 6 months later I rechecked and was informed that I could join up with BUPA and see and treat their patients if and only if I signed an agreement that I would only charge their set rates and that I wouldn't bill the patients directly anything extra above the BUPA rates. I was then classed as "fee-assured". Other insurance companies said I could charge above their suggested rates but that the patients would be informed of this and that if they saw me they might be sent an extra bill from myself for the difference. In the past 3 years all insurers when invoiced by myself have agreed to pay my rates and I have not had to bill any patients anything extra.

Approximately two weeks ago I learnt from my local private hospital (part of the [X] group) that BUPA would no longer allow Consultants to send in their own invoices for out-patient work with the hospital having to pay Consultants directly. This is very different practice from before. Previously all insurers paid a fee to the hospital for their part of the out-patient test and a fee to the Consultant performing the test and I would invoice the insurer directly. I phoned BUPA up the same day and was told that I could continue to invoice for out-patient work and that there was nothing on my record stopping me from doing this. When I asked for further confirmation from [X] about this as I didn't want to be paid twice they said they would get back to me and a few days later I got an email from the [X] hospital stating that BUPA had written to all Consultants that they would no longer be allowed to send their own invoices for outpatient work including Cardiology investigations and that [X] would therefore pay us an "agreed" sum for each of these investigations directly and informed me of what the "agreed" sum for each test would be - a sum lower than the previous BUPA rate. I again phoned the BUPA provider Service Centre and was told that there was nothing on my record to say that I could not bill directly for cardiology investigations and that I should continue billing but that someone would get back to me about this the next day. Two days later there was a message on my answer machine to phone BUPA and when I did phone I was now informed that my records clearly stated that I was not allowed to send BUPA any invoices myself for cardiology investigations, with all invoices having to come from any hospital I work at itself. I spoke to my NHS hospital where I do occasional private work and they informed me that they had no such contract with BUPA and that there should be no problem myself billing BUPA for out-patient work. I am thus currently in a quandry.

It seems that without sending me any documentation BUPA have black-balled me from invoicing them for any cardiology investigations I undertake. This is despite being a "fee-approved" provider who is on their website as approved to see their patients. I would be grateful if this practice could be looked into, along with the fact that the only way you are allowed to see BUPA patients as a new Consultant is to agree to only be paid their rates and agree not to charge their patients anything extra if their rates are less than your usual fees. This feels like a major restriction to my practice.