

Consultant 201

31 January 2013

Dear Sir/Madam

I am a Consultant Dermatologist with [X] years experience in private practice. I am contacting you as in all those years I have never had so many patients express concern about PMI than in the last 9 months. Their main frustration is that their membership fees are rising but the range of medical care and consultants that they are allowed to access has dropped.

In addition, patients and therefore their employers, are being inconvenienced as BUPA, for example, has unilaterally decided that outpatient procedures can no longer be undertaken on the day of the initial consultation. This is neither cost effective, safe, nor convenient for any of the parties involved.

Furthermore, I have examples of patients being denied referral and/or ongoing treatment by BUPA and PPP. This is of great concern as clinical decisions are being made by nonclinical staff who have not seen the patient. It should be left to the GPs to act as the clinical gatekeepers and refer appropriately, as works well for the NHS. A patient's choice of consultant is often based on their GP's recommendation but it may also be decided on their own research; in many cases it is because the consultant is someone whom they have seen previously. Many insured patients do not realise that they may have a more restricted access to consultants than some NHS patients. The PMI have recently created a lack of transparency for the patient. Access to certain consultants should be a clinical not a commercial decision.

Finally, I understand the PMIs wish to reduce costs but consultants have been unequally targeted compared to the private hospitals and laboratories whose charges increase year on year. What the PMIs seem to forget is the lack of any increase to procedural reimbursements for consultants for over 15 years. It is therefore hard to believe that the escalating cost and 'distorted market' of private healthcare is due to rising consultants fees. I am concerned that if the PMI drive the cost of procedural fees so low then patients will be denied treatment privately and it will also stifle competition and innovation.