

Consultant 206

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The predominance and inevitable muscle power of Bupa has led to undesirable consequences:

- 1) The traditional route of consultant chosen by a GP for his/her special expertise and appropriateness for a particular patient (including appreciation of personality of patients and consultants) is threatened. Bupa often discourages patients from referral to a named consultant (who is not on Bupa's favoured lists) by implying that they will be overcharged when this is not usually the case.
- 2) This threat to a sizeable proportion of insured patients unfairly undermines the key relationship between GP, consultant and patient.
- 3) By exerting this muscle power Bupa has forced reduction in consultation fees and fees for procedures which have always been acceptable to Bupa in the past and continue to be acceptable to other major insurance providers. Most consultants have been forced to use different fee schedules for patients depending on their insurance arrangements.
- 4) Many insurance companies terminate cover for certain conditions when they deem them to be "chronic". This is an arbitrary process based on medical ignorance on the part of the insurers. If patients have taken on insurance and develop any condition after the start of their insurance, insurers should be compelled to continue cover however long this may be.