

Consultant 208

13 February 2013

Dear Sir / Madam,

I would like to make the following statement in terms of the investigation into the Private Health Care Market.

I am a consultant surgeon – Full Time NHS appointment with a part time private practice

1) An additional barrier to entry to private practice is Medical Indemnity / Malpractice Insurance. The current practise with the larger insurers (MPS) is to load the practitioner's insurance premium according to the size / volume of his / her private practice and not in terms of his / her experience / seniority / published results / no claim history.

This therefore supports larger London and South East based practices – with lower premiums per patient and I believe unfairly loads areas where the private practice volumes are lower and thus have imposed larger per patient premiums because of practice volume.

2) I also question the morality of Medical Insurers policies that provide incentives to NOT use private healthcare facilities but to rather use NHS facilities by providing kick back returns to policy holders or by imposing 6 week treatment restrictions.