

**Consultant 212**

21 February 2013

Dear Sir/Madam

I understand that the competition commission is seeking views on the way the private healthcare insurance market operates. I would just like to submit an example of how the current practice of BUPA is not acting in the patient's interest.

I have a private patient who underwent a breast cancer operation some years ago. She made an excellent recovery but over time subsequently required an intermediate revisional procedure. Despite the fact that I am in the BUPA consultant partnership scheme (as opposed to their premier scheme) the patient was told that she could not come back to see me because I was not in their premier scheme and they could not guarantee that I would charge within their limits for reimbursement. Clearly the patient did not like this as she felt that as I had operated on her previously, I was in the best position to judge her current clinical need. In the end, after the patient complained to BUPA, they eventually agreed to authorise her surgery. I did agree to adhere to their reimbursement policy. However, this does illustrate that BUPA and possibly other insurance companies, are not taking into account the patients best interests and are trying to exert an influence in managed health care costs and are not acting as providers of insurance on its own.