

## Consultant 216

2 March 2013

Dear Mr Pigott,

### **Re: Market Investigation Reference – Private Healthcare – Arbitrary Derecognition**

This Email is provided to the Competition Commission ("CC") to assist in its investigation.

In [REDACTED] I was asked by BUPA to enter in to contract under a set of unilaterally agreed terms in order that I may see BUPA insured members. During dialogue with [REDACTED], the then head of Provider Services, I was informed that BUPA has intention of writing to all its consultants to bring them under similar terms, all for the common purpose of lower the cost of private healthcare for PMI patients. On this basis, I agreed to discount my outpatient fees by 30% in order to meet BUPAs schedule and have been seeing BUPA patients ever since. I continued to charge my normal fees for non BUPA insured patients and self paying patients.

In [REDACTED] and again in [REDACTED] I was invited in writing by BUPA Provider Services to become a "Premier Consultant". An alluring email stated that I would be offered special services, assistance with marketing and improved rates. Naturally I completed their on line questionnaires only to then be contacted the next day, stating that the offer was sent to me in error and that the offer was withdrawn. What it made me realise however, was that BUPA are in fact not writing to all consultants to offer them parity of terms, but in fact seem to be setting up significant differential remuneration for the same service. On this basis, I felt BUPA had lied to me, and I withdrew my offer to discount my outpatient fees by 30%, but was happy to continue to see BUPA patients on the same terms otherwise. I practice on the NHS at the [REDACTED]. My service is fully audited and I routinely capture outcome data on all of my patients, data that BUPA neither request nor offer to its members and hence this differential remuneration that BUPA are practicing is entirely independent of quality.

Nonetheless, without warning, I was contacted today by a BUPA patient of mine and am utterly shocked by how BUPA are prepared to put a patients care at risk, causing them significant stress and anxiety at a time of most need.

[REDACTED]

What is most important is that not only are BUPA putting this patient's wellbeing at risk, but also the patient is conflicted in that the insurance is run by her employer and she feels helpless to do anything.

[REDACTED]

Interestingly, due to personal health issues, I (as a member of BUPA) managed to get authorisation today on BUPA to see a private consultant whose fees are £345 for a new appointment (more than double my own fees), and this merely strengthens a wealth of additional data that I have on what BUPA pay different consultants in the private sector for the same service. It is a complete outrage.