

Consultant 222

12 March 2013

Dear Sir/Madam,

I wish to make a submission to the Competition Commission's investigation of private healthcare. I write as a Consultant Ophthalmologist with an interest in children's eye disorders.

When treating children, glasses or patching may have to be used. Then the child needs to be followed up in case the vision does not improve. The vision may deteriorate in the better eye if an assessment is not undertaken in a timely manner and child could potentially become blind in both eyes.

My patients' families have been shocked by the behaviour of the insurers who will not authorise the follow-ups as they state it is purely 'monitoring'. This actually puts children at risk and is a cost-cutting measure. In addition, families who are paying premiums to the insurance companies are being told to be seen in the NHS.

In effect the insurance companies are telling families not to use private insurance (which they are paying for) and would prefer that the NHS covers their care. They are also providing an inferior service for their patients and putting children at risk by emphasising to parents that their children do not need to be seen regularly.

This is a very sorry state of affairs.