

Consultant 227

2 April 2013

Dear Competition Commission

I have been a Consultant Eye Surgeon with both an NHS and Private Practice for the past [X] years plus. For most of that time, certainly the first [X] years, I have had a very good relationship with both the private hospitals and the private insurance companies who insured patients.

In the last [X] years there has been continued pressure on premiums and I have been requested and in fact there has been virtually no increase in my professional fees for cataract surgery of between £700 and £750 for the past [X] years. Nor has there been much increase for the professional fees for the Anaesthetist again around £300 for local or general anaesthetic for cataract surgery.

In the last [X] years, however, the private hospitals have each year had their small increase in remuneration, I am aware of that although I do not see the fees charged to private insured patients. Insurance companies such as WPA, PPP and BUPA, I am aware that for myself pay patients the fee mix has been static for about ten years for the surgeon and the anaesthetist, but the hospital fees have slowly crept up over those years.

However, in the past eight months one of the private insurance companies, BUPA, has unilaterally reduced remuneration for cataract surgery from £750 down to £289, that was without any discussion with myself and when my patients ring up they are often told by BUPA that [X] is overcharging beyond their reasonable limits, insinuating that I have increased my prices which I have not for the past [X] years.

Also recently BUPA patients who contact BUPA in [X], who have been told by their General Practitioner or Optician to come and see [X] who is a well established Consultant Eye Surgeon with a good track record in [X], have been told that I am not covered and they are to go to Optical Express an Opticians shop in [X] in the shopping centre in [X], where they will be seen by someone and assessed for their cataract. The cataract is done within a small operating theatre within the shopping centre and is done by a surgeon who visits usually from the Midlands. The patient does not see the surgeon until the day of the operation and often does not see him afterwards either. What happens if there is a complication a day or so after the operation again is not clear given that the surgeon will be back in the Midlands.

Understandably, when patients ask me about this arrangement I tell them that is completely unsatisfactory. Most of my patients having discussed this option with their GP realise that it is completely unsafe but that is what BUPA are directing them to have. Most of patients therefore, are opting to go to the local [X] Nuffield Hospital which is recognized by BUPA. Amazingly BUPA will reimburse fully the hospital charges and fully my anaesthetist's charges which are £300 i.e. more than they are prepared to pay me for the cataract operation.

A successful cataract operation does restore the patient's vision to a high standard and in a predictable way for life and I still consider around £700 is a reasonable fee to be done by a surgeon in a good centre with continued care locally of that patient afterwards, which is not what BUPA is offering these patients.

Understandably, most of my BUPA patients opt to have their operation done by me with a Consultant Anaesthetist at the Nuffield [X] Hospital and accept the shortfall although many of them find it completely outrageous having paid high BUPA fees for ten or fifteen years and

then when they come to want surgery they are being told and insinuated that their surgeon is over charging, suggesting to be sent to a shopping centre in Bristol where a visiting surgeon does the surgery. Clearly most of them opt having discussed this with their GP for a safer option but are significantly short falled by about £450.00. Many of them are leaving BUPA as a result of this.

I think other insurance companies are waiting to see what happens, most of them I think would be prepared to do the same and reduce surgeon's fees if they think they can get away with it, but the service provided by BUPA as an alternative in a shopping centre with a visiting surgeon is not safe.

Thank you for asking me to comment on current circumstances of insured patients in the [X] area.