

Consultant 240

8 May 2013

I am writing to you to make you aware of a case that I have had to deal with relating to a patient with BUPA Healthcare Insurance.

Mr [X] who is [X] years old was referred by his General Practitioner to see me on a private basis in relation to medical pain affecting his left knee. Clinical examination revealed a high index of suspicion of a medical meniscal tear. This gentleman's General Practitioner had already arranged for him to have an MRI Scan of his left knee prior to my assessment. I assessed the MRI Scan and this revealed a tear affecting the middle and posterior one thirds of the medial meniscus. The knee joint was otherwise entirely normal. This gentleman's injury had occurred three months prior to his assessment and conservative measures in terms of rest and analgesia had not improved his pain. His general health was excellent and he has no post history of any problems with the left knee prior to this current episode.

I discussed performing a knee arthroscopy with this gentleman and made him aware of BUPA's Pre-Authorisation System for patients undergoing the arthroscopy. Following the assessment I faxed the Pre-Authorisation Form to BUPA. The Pre-Authorisation Team subsequently contacted my secretary stating that they wished to have a copy of the MRI Scan Report. This was subsequently faxed to them [X] along with a copy of my typed written letter sent to the gentleman's General Practitioner.

[X] the Pre-Authorisation Team from BUPA contacted [X] hospital where I practice to inform us that they were not allowing this gentleman to progress to his knee arthroscopy which had been arranged for [X]. The reason stated was that the data I had supplied to them was being sent to an external Assessment Team.

A comment was also made that this gentleman should not proceed to a knee arthroscopy despite having a proven medial meniscal tear because he had not had physiotherapy.

I have been an Orthopaedic Consultant for [X] years and my specialist area is within knee surgery. The Pre-Assessment System that BUPA have applied is now causing major problems for patients that have healthcare with this company. Despite providing comprehensive data on this patient a non-sensible reason has been put forward to not allow Mr [X] to progress to his operation. Obviously he was very disappointed to hear that he could not progress to surgery although it was explained to him the reason that this had occurred was because BUPA had failed to allow him to have the operation.

I have tried to comply with BUPA in terms of their pre-authorisation forms but now rather than just accepting the data on the form from an experienced Consultant who has been registered with their Consultant Partnership for many years they are now requiring to see MRI Scans and copies of clinical notes. I have telephoned the Pre-Authorisation Team on several occasions and asked to discuss any particular case with the Personal Team who is reviewing it but on all occasions I have been refused access to have a direct discussion.

I feel that BUPA's approach to this is now seriously questioning my probity and I do not feel that I have any issues at all in this area. I work with many of the other major private Healthcare Providers in the UK and I have never had a single case in [X] years turned down for surgery by any other company.