

Consultant 247

12 June 2013

Dear Sir

As others have referred to, it is clear that the big insurance companies are using their size and "muscle" to force doctors to reduce their fees, and their clients (our patients) to use only their "preferred providers", who increasingly are younger, less experienced physicians/surgeons who have little option but to acquiesce to the demands of the insurers in order to establish themselves. Quite apart from the issues of less good clinical care (which in almost every area of medicine is most importantly a function of experience, so how ever good younger doctors are, are they cannot make up for a lack of experience, as well all remember only too well, we were all there once), the irony is that the insurers are remarkably short sighted in thinking this is cheaper. Generally, less experience means an increase enthusiasm for investigations (scans, Xrays, blood tests etc), and these are almost always more expensive than consultation fees. In my own area for instance, patients with headache frequently assume they need a brain scan, but in almost no cases will such a scan identify the cause of their problem. The less experienced physician, perhaps working with shorter appointment slot because of a cap on their consultation fee, is more likely to order such a test than the more experienced one (again, one speaks from personal experience, most of us do fewer tests as we get older and wiser). Given that a scan may cost about x2-3 a consultation fee, it is easy to see that overall, relying on cheaper, less experienced (but "preferred") consultants will be more not less expensive, as well as representing less good clinical care.

Of course as doctors, we must accept that this does not provide us with carte blanche to charge whatever we like, and local market forces will ensure that this should not happen, and no one would quibble with insurers capping fees which are hugely outlying (unless there are very persuasive factors), but the current rather bullying tactics that insurers (BUPA specifically) are employing will lead to less choice, less good care, and (ironically) more expense.