

## Consultant 7

10 September 2013

### Response to interim findings of the competition commission into practices of PMIs

Dear Sir/Madam,

I am incredulous at the interim findings of the Competition Commission into practices of BUPA and other PMIs and their failure to directly address discriminatory practices against certain consultants by BUPA and AXA/PP and the imposition of ludicrous fee schedules.

As a consultant appointed after 2010 I am directly discriminated against by the differential fee structure and limited fee schedule imposed on new doctors by BUPA and others. I am a specialist with over 15 years of post graduate training, a post-graduate doctorate in research and fellowship of the Royal College of Surgeons and Royal College of Ophthalmologists. I find it despicable that discrimination and control of the fees I charge can be imposed on me based on an arbitrary date chosen by an insurance company. As an example BUPA currently allows a frankly ridiculous follow up fee of 90 pounds. After facility fees, secretarial and optometry costs, indemnity fees and tax this amounts to less than 10 pounds per patient visit to see a specialist. I sincerely doubt that any member of the CC would consider making specialist medical decisions for £10. Why has this independent commission failed to address the blatant discrimination and imposition of fees by PMI on new consultants as a matter of importance?

Consultants in the UK have the longest and perhaps most extensive training in Europe. Fees charged by consultants in the UK have scarcely risen for over a decade despite universal increase in the cost of living. Many of us charge reasonable fees for our services and expertise. I fail to understand why this commission finds the devaluation of skill and expertise of British doctors acceptable and don't address the actions of PMI's in undermining our profession. The ability charge fees freely allows a competitive market and recognition of expertise, experience and quality. Up front declaration of these fees also allows patients to make an informed choice. Current practices by PMIs also interfere with traditional GP referral pathways and limit patient choice to those doctors that decide to sign up with respective PMI.

PMIs such as BUPA argue that they are simply seeking cost savings for their members where ever possible. The simple truth is that the business model of PMIs have been eroded and broken by an ageing population of baby boomers and increasing range of medical and surgical interventions together with inflationary costs of these services. PMIs can't truly continue to offer the quality of care promised to their members and hence seek to preserve falling margins by directly restricting the very practitioners that deliver these services.

Practices by PMIs are insidious and are difficult to expose as misleading or detrimental to patients. My own feeling is that there is a deliberate practice of directing patients to preferred clinics and practices with which BUPA and others have prior arrangements without openly informing patients of available choice. Patients I see at Moorfields are often surprised that they could have seen a Moorfields consultant. Patients appear to ring up their PMI and are then directed to clinics such as Optical Express without being openly told that they do have the choice to see a consultant at a specialist hospital such as Moorfields. Only when pressed by a savvy patient is the option of choice exercised. I very much doubt the BUPA prefer Optical Express to Moorfields because they're trying to do the best for their patients, but rather because they have volume and cost based contractual agreements with commercial clinics such as Optical Express.

I sincerely doubt whether BUPA and other PMIs base their current practises on the patient's best interests. The fact is that PMIs can't continue to offer quality health care to a growing ageing population, but instead must watch its bottom line. Ultimately this will be to the detriment of the patient, doctor and entire health care system. I hope this independent commission takes this opportunity to make the correct recommendations for private health care in this country and for the fair treatment of patients and doctors alike.