

Consultant 5

5 September 2013

Dear Sir/Madam

Response to provisional findings by competition commission

I would be very grateful if you could forward this email onto all involved in the competition commission. Once again I am happy for you to make my speciality public but would like my name and personal details to be anonymised. I wrote to you in October as a relatively new Consultant Ophthalmic Surgeon expressing the concerns outlined below. I was dismayed to see no direct mention in the provisional findings of insurers such as BUPA and PPP imposing a fee schedule on new consultants and moreover not allowing new Consultant to pass on any extra fees to patients even if this is made transparent and up front at the time of the consultation. As a consequence of this I have had to shift the focus of my private practice away from cataract surgery where I was previously both clinically and academically innovative towards refractive surgery where no such practice is imposed on account of these procedures not falling under the remit of insurance companies. Furthermore one of my Consultant colleagues has now emigrated with his entire family as he did not believe he could afford to raise his family in the UK with the currently imposed insurer fee schedule.

The practice by BUPA and PPP of not allowing new consultants to pass on fees to patients is anti-competitive. Consultants are not all the same, nor are our success rates and complication rates. Those of us with particularly high levels of expertise and training quickly become more in demand and we should be able to increase our fees to reflect this. Of course patients can choose to go to other providers where the fees may be less but not allowing us to pass on our fees to patients essentially makes seeing BUPA patients non-worthwhile. If the current status quo is allowed to continue I would plan to remove myself from BUPA recognition altogether as doing cataract surgery for £289 per eye with no allowance to pass on fees does not cover my indemnity and administrative costs. Please take this submission into account when finalising the findings.