

**Consultant/GP 22**

17 September 2013

Dear Ms. Hawes

**THE COMPETITION COMMISSION PROVISIONAL REPORT into Private Health Care Market**

I am writing as a private GP who is a member of the IDF. I would like to draw attention to an issue about which I am very concerned. Insurers have recently started to interfere with my independence to refer patients to the consultant of their choice and/or my recommendation. This would appear to be in order to save money and not for clinical reasons. When I refer a patient to a particular consultant there are a number of aspects to consider. These include the condition the patient is suffering from, expertise of the specialist, the availability and convenience to the patient who may have impairments that make travel problematic. There is also the personality of both the patient and consultant to be considered. There are often good reasons to prefer a particular doctor for instance that they are excellent communicators and the patient requires that characteristic and not just technical expertise. Knowing both parties can help set up a more effective consultation experience than would happen by chance allocation to a specialist.

Recently I had the experience of a patient I was seeing for a company client who had already been seen by a consultant neurologist being refused a follow up appointment by the insurer requiring me to re-refer to a new specialist elsewhere and the patient having to start again albeit with some investigations done. This was very frustrating, time wasting from my perspective, and potentially disadvantageous to the patient's treatment.

I hope you will take this into account as I believe it is really important that as a GP we are able to refer to the most appropriate specialist for that individual patient. The insurer really cannot and should not be doing this.