

Consultant 32

21 September 2013

Dear Sir/Madam,

RE: New consultant fee fixing by insurance companies

I would be grateful if you could submit this letter to the competition commission into private practice.

I am happy for my specialty of Ophthalmology to be made public but would like my name and personal details to be anonymised.

I am deeply distressed that the Competition commission has not addressed the setting of private fees by BUPA and AXA PP for newly appointed consultant surgeons. I do not think this process of fee restriction occurs in any similar professions - for instance lawyers, engineers. In fact I think the law society would not let this through by law!

I became a Consultant in the NHS in [X] and have recently begun exploring options for private practice. The current situation with BUPA who insure a significant share of the private market will make it very difficult or even impossible for me to start and maintain a private practice. Indemnity, equipment and secretarial costs are all higher now than ever. BUPA stipulate that I am unable to decide what fee I can charge patients for surgery. I understand that they also need to make a profit but I don't see why I should not be allowed to pass my fee on to patients. I would be happy to do this upfront and in advance, in a transparent manner so that the patient is fully informed before choosing whether to come and see me. In all other realms of provision of service people providing a service can decide what that service is worth. For BUPA to assume that every cataract surgeon provides an identical service, safety and experience is quite wrong. Again that is like saying that a Rolls Royce and a Skoda should cost the same - or that a solicitor who has just qualified with a third class honours and has not won any "straight forward" cases should be paid the same as a solicitor who qualified top of his class and has won all what a specialist would consider as "difficult" cases. One may argue that they are both solicitors and should be paid the same even if one of them clearly takes on more difficult cases and wins. Again I believe that my solicitor colleagues would take the government to task if they tried setting a limit on solicitor's fees!