

Consultant 38

14 October 2013

Dear Sir / Madam,

BUPA and AXA PPP have an unfair competitive advantage over other smaller private insurers and use this to remove the freedom by the patient to make informed choices in respect of their healthcare. A system where Insurers are prohibited from directing patients to/from different Doctors would give greater freedom for patients, and provided pricing structures are transparent and straightforward, lead to a competitive market without unfair monopoly-like market distortion.

Without such a move, we are creating a market where large insurance companies continue to remove patient choice, preventing innovation and crushing the drive for excellence, replacing it with a service delivered by whichever hospital and doctor will provide the cheapest care as part of large contracts which are not tailored to the widely varying needs of patients.

Doctors, partly by the nature of their work, are not able to join together in resisting the monopoly pressure of these large insurers; we need the framework to do so. We have committed to join up with hospital providers, ensuring pricing structures are transparent and clinical and service data readily available, so that our patient groups are able to choose and pay for treatment based on specific published clinical outcomes and service quality data.