

Member of the public 5

10 September 2013

Hi

Private health insurance and the costs of private healthcare

This is an area that you recently reported on and you might be interested in our recent experience, so would you please pass this on to the team that deals with this matter.

In [redacted] 2009, my wife underwent a [redacted] operation that cost a total of £2,895.10 – this being the costs charged to our then private health insurer. The surgeon's costs were some £1,241.00 and the balance was the hospital charges, including consumables.

My wife has just had her [redacted] operation at a total cost of £1,500.00.

In both cases the surgeon was the same person but the difference was that this time the surgeon was operating out of his own clinic, whereas in [redacted] 2009 he was operating out of the [redacted]. As far as we know, the surgeon still sees patients at the [redacted] and maybe other private hospitals but we think he has set up his own operation because the hospital charges are excessive and he has more control at his own clinic. Curiously, the equipment at his own clinic is superior to that in the private hospitals and probably enables him to provide a better end result to his patients.

We understand that had we gone through our medical insurer, we would have had to go and see the very same surgeon at the [redacted], as the insurer will not cover the costs of the operation at his own clinic, even though the clinic has an exemplary record in all the necessary checks and the surgeon is a known expert in his field. On this occasion we chose to have the operation done at his clinic.

It seems to be wholly bizarre that the insurer seems to be precluding itself from accessing both cheaper costs and a better service – to the detriment of the public.

Should you wish to see all the supporting paperwork then please let me know.