

Consultant 63

4 February 2014

Dear Mr Witcomb and Panel Members

I would very much like to make a last minute contribution to the Competition Commission Enquiry into private healthcare in the UK.

Bupa and AXA PPP Healthcare are now insuring more than 60% of the market. This gives them huge power in managed care and I do not think that this has been addressed properly by your enquiry so far. It is clear that Bupa in particular is driving down costs to the detriment of patient choice. They are refusing to pay excess bills to consultants with extra experience, even when the patients are happy to pay this excess in this way. I hear of colleagues being blacklisted by Bupa and thereby destroying the consultant's practice. Young surgeons coming into private practice are having their fees fixed by this duopoly in the market. This is hardly a "free" market economy. My concern is that patients are being forced to see consultants with less experience simply because they are the cheapest available. No heed is taken of the patient choice or of the GP referral.

I am indeed lucky enough to own consulting rooms in [redacted] in partnership with a colleague. We run Care Quality Commission assured premises. We have been refused permission by Bupa to do [redacted] at our rooms, even though these are done by the same consultants with the same machines and using the same materials at half the price of the local [redacted] Hospital.

This is actively preventing competition and doubling the cost of self-funding patients and doubling the cost to the insurer. It has to imply that there is some uncompetitive agreement between Bupa and [redacted]. I have been trying to get Bupa to change their decision but they simply do not answer the correspondence.

These are the sort of problems that are being faced by the patients and doctors on the front line which remain completely unaddressed by your enquiry so far.

I urge you to look at the specifics of both insured and non-insured patients and the problems we all face on a daily basis.