

Consultant 95

21 January 2014

Dear Mr Witcomb

I was disappointed to read your recent report regarding provisional remedies for the private healthcare market. I feel that your recommendations do not take into account the dominance that the insurance companies have on the market at this time by their unqualified clinical vetting of requests to see doctors, and that the competition is hindered at the very start by them rather than the provider.

The insurance companies have not significantly increased their provider fees since before the turn of the century. They would argue that the market is dominated by a select group of older, well established consultants, who are in turn supported by referrals from general practitioners with whom they have a special relationship. However, consultants who are new to the market must sign an undertaking with most of the insurers not to charge any fee other than that set out in the insurance schedule, and while this is probably fair, it means that newer consultants tend to rely on their own internet schedule, and while this is probably fair, it means that newer consultants tend to rely on their own internet marketing and on direct referrals from the insurance companies.

My private practice occurs in HCA Healthcare facilities and I can assure you that my overheads are prohibitive – I must pay for my secretarial support, rent rooms and pay my malpractice insurance. I do not mind telling you that my earnings have thus been reduced to almost zero, and that I persevere in the expectation that my older colleagues cannot work indefinitely. I choose to bring my private patients to HCA because of the choice of locations and I find that they are more efficient than other providers.

I would also like you to remember that the very humblest of NHS patients has the right to choose wherever and whenever their treatment takes place and therefore your recommendations are unfair on patients who chose to spend their earnings on private healthcare. This is intrinsically unfair to the public, who should be allowed to self-refer to Consultants which would also save their hard pressed GP's some time, which they could use to see NHS patients.