

## Consultant 97

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I wrote on [✂] writing to inform the Competition Commission of my experience with several insurance companies in relation to my patients. I am (and the various patient associations in the UK and Scotland) very concerned that the Competition Commission has side stepped the influence of the major PMI companies on patient choice and focused on Providers, seeking the lowest common denominator, by concentrating on cost and competition, rather than the patient doctor relationship.

- a. The contact will be broken by default, as hospitals determine who can work in them and hence who they can see.**
- b. Patients are being deflected from their consultant and not told honestly, why? What happened to the continuity with their trusted clinician now he or she is removed from the list of specialists?**
- c. Often have they been sent down an inappropriate route, only to repeat the process and not get treatment they thought they paid for.**
- d. Redirecting a patient to a 'fee assured' consultant is not better for the patient. Policy holders are being prevented from topping up and seeing their preferred consultant, when he or she is removed for not joining the new deals. Doctors are losing their contract with the patient.**

My patients have and continue to suffer harm and detriment as a consequence of these actions and others are denied choice when they are referred to me, but are sent elsewhere.

Many patients experience a worse patient journey than in the NHS and have less choice than in the NHS, despite paying for private insurance. It is not surprising the percentage of patients self-funding is on the increase as a result.

**I HAVE BEEN DELISTED FROM [✂] SINCE MY LAST SUBMISSION TO THE COMEPTITION COMMISSION ON [✂]**

I gave evidence of

- Patient delay and detriment due to PMI actions
- Disruption to continuity of care
- Delisting or threats by an insurer to my practice and fee structure
- Introduction by PMIs of inappropriate clinical guidelines

Consultants are finding that their practice is threatened or even lost.

**It is restriction of free trade.**

***The Competition Commission has also advised divestiture of nine private hospitals – HCA should sell two hospitals in central London (London Bridge and Princess Grace) and BMI should sell seven hospitals in Greater/Outer London, Home Counties and the North-West of England. Buyers will need to get CC approval and to have the appropriate financial resources and expertise.***

The quality of care offered at various hospitals and innovation by individual providers has not been properly considered. There will be an unknown impact of divesting hospitals for patients.

I am also concerned that the competition commission is made up of advisers affiliated and/or in the pay of major PMI's, including Bupa. This is a conflict of interest and should be made public and no doubt will be.