

## **Consultant 102**

4 February 2014

Dear Mr Witcomb

I have read your report and consider that it fails to address the key issues that face the industry, protecting the patient from the increasing restrictions and choices imposed unilaterally by the healthcare industry but particularly BUPA.

BUPA have continued to reduce the cover offered to their patients on consultation and surgical fees despite raising their premiums.

BUPA are restricting patient choice of consultants based on a fees not quality and have forced new consultants to accept surgical and consultation fees that are below the rest of the industry. Patients do not necessarily have access to the best consultants because many have withdrawn from the scheme because of the low fees paid and BUPA preventing patients paying an excess.

BUPA and AXA have the major share of the market and re acting to reduce fees for consultants.

There appears to be cartel, where healthcare companies have kept fees unchanged and about similar levels for 15 years and are now reducing fees lead by BUPA.

You need to act to improve the lot of the patients who are becoming increasingly disgruntled whilst paying increasing premiums to the healthcare companies.