

## Consultant 106

7 February 2014

Dear Mr Witcomb

I welcome the Competition Commissions work and have read the provisional report. I would however, like to stress that I still have a concern with regards to the information on medical consultants that is being given to clients particularly by BUPA and Axa PPP. Patients do need to be made fully aware that diversion of their care from the GP recommended consultant to a consultant of the insurers choice is based on finance rather than appropriateness of care or level of expertise. In addition using the terms like 'this consultant is not recognised' gives the impression that the consultant does not have full GMC regulation or revalidation. In fact what it means is that the consultant will not be forced to adhere to the insurance companies in terms and conditions. These terms and conditions include not only fee fixing at a level to suit the insurer which is anti-competitive but also can dictate patient care. For example: BUPA will stipulate the number of injections of steroid a patient can have. This is not based upon any medical expertise but purely financial. Once again patients need to be aware that this is a financial and not a medical decision.

I would liken this to a car insurance company insisting that the car involved in an accident is sent to their own garage so that they can decide themselves what needs to be repaired and the cost of repair. The client cannot win because the more the repair costs the better for the insurance company and garage and the higher the insurance premium goes, if less than required is repaired they are stuck with a broken car.

I think this is a very uncomfortable relationship where medical insurance companies have agreed terms and conditions with consultants and this is not in the patients' best interest either financially or medically.

Thank you for your consideration of this point.