

Member of public 2

24 January 2014

Dear Sirs

Competition and the effect of PMI

I am concerned about the restriction of patient choice by the PMIs. I took out insurance with BUPA several years ago on the understanding it would allow me to be "treated by the consultant of my choice at a place and time convenient to me". I have subsequently needed to make a claim for cancer treatment - and BUPA was excellent - but I understand that there is a significant risk the disease may recur. This means that I can no longer change insurance companies since no other company will cover me for cancer claims in the future.

BUPA now appears to be restricting my ability to be seen by the consultant who treated me in the past for reasons which are not clear; they are simply 'not recognised'. There has been, I understand, no complaint about the quality of treatment provided. If it is a question of charges, I would be happy to pay additional fees to see this consultant - I understand that the PMIs cannot simply have an open cheque book - but I have been told that if I choose to see this man, any subsequent investigations and treatment recommended by him would not be covered, even when the identical tests carried out by a different consultant at the same fees would be included.

This seems to me to be unfairly restrictive and is not the insurance I believed I was signing up to in the first place but I cannot express my disapproval by moving.