## Consultant 12

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I am an orthopaedic surgeon.

I have always been part of the BUPA partnership and charged within their fee structure (even though it has not changed in over a decade).

My new colleagues have been unable to join BUPA due to ridiculous restrictions on their practice and I believe have been very unfairly treated by BUPA. Unless a new colleague agrees to sign up to be fee assured, then they cannot see BUPA pts. This must be considered a restriction of trade which reduces competition and removes the free market. This is surely not in the patients best interests.

The remuneration for most orthopaedic procedures has been drastically reduced 'overnight'. There was no consultation with us and has resulted in myself and the majority of my colleagues immediately resigning from the BUPA partnership. This was something I had joined since starting as a consultant and I resisted charging pts a top up fee for my services. Naively, I thought that this would be rewarded one day! I assume BUPA pts will now be told I am no longer listed with their insurance company and pts who may have chosen to see me will be directed elsewhere. BUPA will be influencing clinical decisions that the pts GP may have made. GPs should be the gateway to private medicine and BUPA seem to be taking on a gate keeping role which I don't believe is ever going to be underpinned by sound clinical judgement and awareness of local expertise amongst the specialists.

I believe that BUPA [ $\gg$ ] and is allowing its own financial hardship to influence its policies in a way that will harm patients and remove competition. At the very least BUPA should be forced to tell their clients what impact their recent policy decisions will have on the type of care their patients can access with their insurance.