## **Consultant 53**

06 July 2012

## Uncompetitive practices from BUPA heath insurer

I wish to register my concerns with you that the Heath Care insurer BUPA is acting in a way which contravenes competition law.

Recently they have price fixed the amount which they will cover for private health consultations and will only recommend doctors who are signed up to their agreed price scheme, which essentially means the younger less experienced consultants who have had no option other than to sign up to the fixed price agreement if they signed up as a BUPA provider after 2010.

I believe that this has the impact of reducing and indeed almost eliminating patient choice (patients are not covered adequately to see the more experienced or specialist consultant of their choice) and thereby contravening competition law.

I am grateful to your commission for investigating this practice and assessing its impact from the point of view of Competition law.