## **Consultant 9**

18 September 2013

## Dear Sir/Madam

I am concerned that the competition commissioner's investigation appears to have focused very largely on the interaction between private hospital groups and private medical insurance companies (PMIs). They do not seem to have addressed the unique relationship between consultants and their patients. The PMIs have enormous power and a general negative effect on competition. They are able to intervene in the clinical referral and treatment pathway and process reducing patient choice, stifling competition and ultimately impairing quality of care.

The patient and consultant should be free to choose whatever hospital is best suitable to achieving the best clinical outcomes for the patient.

PMIs are currently effectively acting as the gatekeeper for private healthcare rather than the patient's GP. They constantly aim to drive down consultants' professional fees meaning that many consultants are having to leave the private healthcare sector with younger consultants being dissuaded from entering in the first place. Ultimately this is all driving down competition and guality of healthcare

Different PMIs are at times acting as a cartel fixing consultant and hospital fees in a detrimental way to both parties. They can delist consultants that do not conform to their preferred practice (and prices) rather than giving consumers (ie patients) choice of whom they see.

I urge the CC to look again much more closely at the medical profession's concerns.