PPC statement

The BMA Private Practice Committee (PPC) welcomes the recent Bupa fee increases for anaesthetists, physicians and surgeons. The increases (7%-28%), announced on Friday 10th November, whilst not inflation matching (CPI 47% since 2010), are nevertheless significant.

This represents a culmination of work undertaken by the PPC over the last 3 years. The PPC has met and continues to meet with all major private medical insurers (PMIs) including AXA, WPA, AVIVA, Vitality and several times with Bupa in recent months. The recent fee increases from AXA, as a result of the PPC’s lobbying, we believe kickstarted the Bupa fee review.

We have always emphasised the growing discontent among the consultant body in the UK in regard to fee suppression, and exhorted Bupa to allow fees to be a fairer representation of the open-market rate. Open-market (self-pay) fees are now publicly available via the Private Healthcare Information Network (PHIN), although PMI reimbursement is yet to be published on their website. The growing disparity between open market rates and Bupa's reimbursement became increasingly apparent. Bupa acknowledged this and committed to a review.

Already, Bupa had planned to increase fees for anaesthetists, however we believe this was accelerated following the action of a large number of independent anaesthetists deciding to exert their right to leave their Bupa contracts on Friday 20th October. Contemporaneously, the PPC published advice based on its understanding of competition law, to protect members from inadvertent breaches of competition law and potential sanction.

Subsequently, it became apparent that a groundswell of discontent also existed amongst UK surgeons with a group numbering thousands emerging on the Telegram app.

At this point, the PPC met again with Bupa and very strongly emphasised the level of discontent. Bupa responded quickly, announcing pre-planned fee increases across all specialties less than 2 weeks later.

We believe doctors and insurers want a mutually beneficial relationship for patients. The BMA will continue to support private doctors, advise BMA members, and engage in constructive dialogue with PMIs. As such, we hope that Bupa’s fee uplift will be well received by consultants, although the PPC is very much aware that there are other areas that need to be improved for doctors working in this sector, and we will continue to work to improve all aspects of the working lives of private doctors in the UK.

We hope to see many of you at the PPC conference on Friday, and at forthcoming digital events.

BMA Private Practice Committee