

NEWS RELEASE

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EMPLOYEE BENEFITS SUFFER UNDER NEW PROPOSED MEDICAL INSURANCE PLANS

Private medical insurers are set to implement policy changes which will reduce choice and freedom for employees of their corporate customers. According to the Federation of Independent Practitioner Organisations (FIPO) clinical decision-making will be adversely affected with insurers gaining more power and control over patient care. Claims by some insurers, that their proposed plans are the result of mounting pressure from corporate customers to lower costs, are seen as a move to protect profits and their share of the lucrative £3.64bn private medical insurance market that is showing signs of growth.

Britain's top consultants have expressed concern over the effect the changes will have on patient choice and continuity of care and it seems there is increasing discontentment from patients with complaints to the Financial Ombudsman increasing by 27% in 2009. There is particular concern that some insurers are trying to interfere with which specialist a patient can see, regardless of GP referrals. It is a move that consultants believe will undermine the referral pathway and long established relationships between GPs and consultants.

A recent survey conducted by FIPO following concerns over AXA PPP's proposed plans gives an indication of the 'push back' among consultants and their specialist groups. Almost 800 of Britain's top consultants expressed serious concern over AXA PPP's proposals highlighting strong resistance to the plans and their effect on patient care.

Geoffrey Glazer, chairman for FIPO commented: "There seems to be a clear conflict of interest between insurers and consultants. While consultants are adopting a patient-centred approach, insurers seem to be more focused on profits. The new plans will restrict choice and encourage AXA PPP staff to deter patients from seeing some consultants. This places unnecessary pressure on these patients, to make decisions about rethinking their recommended consultant, at a time when they are sick, vulnerable and in need of medical care. Patient choice, a real benefit of employer led schemes, will suffer."

This level of influence is of particular concern to consultants with more than 96 percent of those surveyed believing clinical guidelines should be developed by professional organisations, rather than private medical insurers, who have vested financial interests. With limited options available to patients, it's fair to ask what they are paying for.

A detailed analysis of the survey results can be accessed at: <http://www.fipo.org.uk/index.htm>

Notes to Editors

The Federation of Independent Practitioner Organisations (FIPO) represents professional independent sector medical organisations and specialist groups in Britain. It provides guidance, policies and co-ordination to membership organisations, acting on behalf of the profession to advance the cause of independent health care.

FIPO promotes the highest standards of health care provision, achieved through robust clinical governance and audit, as well as the principles of cost effective practice and choice and involvement for the patient in all aspects of their care.

FIPO CGAC (Clinical Governance Advisory Committee) has provided support and information to hospital Medical Advisory Committee Chairmen around the UK and has developed formal, professionally structured Guidelines to assist them in their role.

More than twenty five professional medical organisations including Royal Colleges, the GMC and the Patients Association have signed the FIPO Charter for Patients and their Doctors, reaffirming their commitment to high-quality patient care. Outlined in the Charter is the ethos that governs each doctor's duties to their patients, the patient's rights and the principles inherent in best medical practice.

Survey

The survey was completed by 813 consultants working in a number of specialist areas including general surgery, general medicine, ENT surgery, orthopaedic surgery, anaesthesia, ophthalmology, obstetrics and gynaecology, vascular surgery, urology, cardiology, breast surgery.

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