

PATIENT INFORMATION SHEET

FOR BUPA SUBSCRIBERS WHO NEED TO UNDERGO A KNEE ARTHROSCOPIC PROCEDURE – May 2011

This message is brought to you from the BOA (British Orthopaedic Association), BASK (British Association for Surgery of the Knee) and FIPO (The Federation of Independent Practitioner Organisations).

You should be aware that BUPA Insurance have recently announced a significant change in the process by which they pre-authorise (i.e. agree funding) for their subscribers who need a knee arthroscopic procedure. Under normal circumstances, a decision to operate is made by the consultant in conjunction with the patient – this is the case with all other medical insurers (and remains the case with BUPA for all conditions other than knee arthroscopy). A procedure code(s) for the particular operation is given to the insurer and funding is usually then an automatic process.

BUPA are now asking your consultant to complete a questionnaire about your condition which will allow them (BUPA) to review whether the recommended knee arthroscopy is in line with 'published evidence-based guidelines' before they decide whether to fund your procedure. If a non-medically qualified BUPA advisor is unable to assess your particular problem, BUPA state that they will then refer your case to an independent orthopaedic consultant (who would obviously not have seen or examined you) and in certain instances may also ask for your clinical records from your consultant and your GP. It is currently unclear how many operations will be turned down for funding but in such a case you may still go ahead with your operation but without hospital or consultant reimbursement from BUPA.

BUPA state that they have introduced this new review procedure on the basis that some unnecessary knee operations are being performed by orthopaedic surgeons. BUPA is yet to provide evidence about such alleged inappropriate practice by orthopaedic surgeons.

The BOA, BASK and FIPO have considered all aspects of this issue. In the absence of evidence of consultant misconduct or inappropriate practice and since the concept of non-medically qualified insurance personnel or other doctors who have never examined the patients providing an opinion raises some serious concerns about the quality of care given to patients, we carried out a questionnaire survey of all consultant orthopaedic surgeons in the UK.

The overwhelming majority of knee surgeons (over 90%) do not feel they could honourably comply with BUPA's request to complete the questionnaire for BUPA to review information about their patients' knee arthroscopic procedures; your consultant is one of this large majority.

Patients usually have the choice of consultant in the private sector and this is based on their GP recommendation and their own personal knowledge and wishes. It is therefore implicit that the patient will have consented to their knee arthroscopic procedure as explained and recommended by their consultant and have therefore placed their trust in their surgeon.

Orthopaedic consultants in the UK are highly-trained surgeons who are specialty accredited and who are obliged to undergo regular personal appraisals, ongoing education and peer review. This is why the vast majority of consultants have rejected the concept of their clinical decisions being reviewed by a non-medically qualified BUPA advisor or an 'independent peer' who has never seen or examined you. Of course it is understood that not all operations may be fully successful and nothing in surgery is guaranteed but the orthopaedic surgeons have overwhelmingly rejected the BUPA proposal, because, in the view of the profession, it is not in the best interests of the patient.

We suggest that you contact BUPA to ask for authorisation for your procedure which will have been explained to you and recommended by your consultant. You may wish to say that you have accepted your consultant's advice and that he/she is unwilling to complete the extra questionnaire. It may be that you will then be asked by BUPA to see an alternative consultant and whilst this decision to accept or not must be yours, you will understand the deeper issues involved.

If there are delays in obtaining funding authorisation from BUPA or an otherwise unsatisfactory response, you should of course inform your consultant and your GP.

In addition, we understand that some patients are contacting the Financial Ombudsman Service to escalate their complaint. The Financial Ombudsman Service should be contacted as a matter of urgency if your complaint to BUPA regarding its funding decision is rejected. The Ombudsman has been helpful with similar issues in the past for other patients.

The Financial Ombudsman Service is free and the complaints section can be accessed by free phone at 0800 023 4567. This line is open 8am to 6pm Monday to Friday. You can also use their website to complain at; <http://www.financial-ombudsman.org.uk/consumer/complaints.htm> .