

## **The complaint**

Mr B complains about how BUPA Insurance Limited handled his claim.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for the following reasons:

- Bupa provided Mr B with five practitioners he could see for a skin lesion in August 2024. Unfortunately, the earliest appointment Mr B could arrange was in November 2024. However, Bupa isn't responsible for the availability of practitioners.
- When Mr B called Bupa on 5 August 2024 to let it know he couldn't get an earlier appointment, Bupa offered to look for other practitioners. However, Mr B said Bupa had already given him the names of all the ones in his area. Bupa then offered Mr B to have a remote skin assessment to see if a dermatologist appointment was necessary. Bupa also said that if Mr B found a practitioner himself, he should let Bupa know so it could add them on the authorisation. I think Bupa acted fairly and reasonably during this call, and it offered Mr B reasonable options.
- I appreciate Mr B encountered problems contacting some of the practitioners. But based on what I've seen, I'm satisfied Bupa has taken action to ensure the list of practitioners it has is up to date. But ultimately, it's for the practitioners to decide which patients they accept and when.
- I think Bupa has treated Mr B fairly and reasonably in offering him a selection of practitioners, offering to find others, and arranging a remote skin assessment to see if a dermatologist appointment is necessary.
- I appreciate the remote skin assessment led to an urgent referral. But again, I think Bupa treated Mr B fairly in the circumstances, for the reasons I've explained. As Mr B didn't contact Bupa again after this point to discuss any other options, I don't think there's anything else Bupa needed to do.
- I'm sorry to disappoint Mr B but I don't think Bupa treated him unfairly or unreasonably in the circumstances of his complaint.

**My final decision**

My final decision is that I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 March 2025.

Renja Anderson  
**Ombudsman**