



MEDIGUIDE OFFERS PATIENTS NOT JUST A MEDICAL SECOND OPINION, BUT ACCESS TO AN INTERNATIONAL POOL OF MEDICAL EXPERTISE.

NOT JUST AN OPINION

PROJECT MANAGED BY: ANDREW BOURKE

MediGuide was founded over 20 years ago to offer patients in the United States a second medical opinion. However, since then the company has gradually expanded, and now operates with customers in 58 countries across the world, from Korea to Australia, from Australia to Argentina, from Argentina to Europe and back again, with many countries in between.

“We have offered medical second opinions exclusively but have expanded our service offering to include a concierge service that assists people who want to go overseas for treatment. We make introductions to support people who need assistance with travel, admission to the right medical centres and so on,” explains Paul Vermeulen, MediGuide’s CEO. MediGuide also developed an insurance program that covers all expenses, medical and travel, when members need to go overseas for medical treatment. “We have also developed a digital health arm which is providing additional health solutions for insurance companies. We are providing telemedicine platforms and are developing preventative healthcare programs.”

The phrase “medical second opinion” conjures up a specific image - namely, going to another doctor and asking for their opinion. However, this idea could not be further away from the service MediGuide actually provides.

“From a qualitative perspective we’re not providing a second opinion delivered by one doctor that happens to be in a different country, many of our competitors do a doctor-to-doctor comparison,” Vermeulen points out. “If a doctor assumes you’re suffering from, say a complicated cancer case, your doctor in the UK will have access to the same sources as the doctor in the US, so the added value in doing that isn’t great.”

MediGuide takes its customers’ records and has their medical records examined by a multidisciplinary research team who are experts in the condition they are suffering from. Patients can choose from three world-leading medical centres specialized in the appropriate field.

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- Tele-health/Medical Concierge

For the past 10 years, we continuously strive to evolve and bring new dimensions to healthcare administration service, towards a client-centric theme in a sustainable and engaging environment for all stakeholders, as appropriately stated in our company's motto "Your Partner in Service Excellence".

With Insmart innovation and data insights, it facilitates a better and efficient healthcare delivery model focusing on value-based and affordability.

As MediGuide's exclusive distributor and TPA for one of its core MSO products in Vietnam, Insmart's vision is to ensure MSO is available to all and empower Insured with the knowledge of disease and treatment protocol available to provide them with a peace of mind.

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MEDINYX TECHNOLOGIES

MedinyX Technologies, has a strong focus with expertise in the Insurance industry with a focus on MedTech and FinTech. The pandemic has only accelerated a need for digitization across the board in multiple market segments. The challenge is to get the "right technology partner" to ensure the vision and expectations are matched with knowledge and execution. MediGuide is a great example on how it partnered up with MedinyX in a phase wise manner to globalize and digitize its entire business process within the second medical opinion market segment as well as the influx of telehealth around the globe. We at MedinyX feel very proud and honored where we have been able to be a part of this huge success story. But the success is an outcome of collaboration and knowhow by all sides.

If you seek a technology partner and you are business within the Insurance or Financial world that seeks to grow your business or transform it with technology playing a specific and important role in your day to day operations then we highly recommend that you get in touch with us. Our areas of expertise are a combination of many factors and we equally seek valuable and meaningful partnerships, where both sides are able to cultivate and bring about a positive impact.

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putting multidisciplinary teams together that will examine the case. It won't be one oncologist talking to another oncologist, it's oncologists, neurologists, immunologists, an array of specialists linked to your current state of health," Vermeulen says. "After you have gone through a treatment you might still need some assistance, and we're there for that. We are looking at you as a patient more holistically than our competitors, and we try to get as close as possible to the scientific cutting edge because we use research teams that can be found in the university hospitals such as King College's in the UK, Harvard in the US, Seoul National University Hospital in Korea, and in Germany we use Heidelberg University, to name only a few. The hospitals we work with are often linked to advanced university research centres."

In choosing facilities to work with, MediGuide focuses on each institution's speciality areas.

"We have a university in Germany we only use for eyesight problems," Vermeulen explains. "They have a very good heart research facility there as well, but the money they invest in heart research doesn't outpace facilities we use elsewhere. In terms of eyesight problems, however, they are the best. So, we work them there. We are looking at what is being researched on the floor, following publications, and finding teams that are stretching the edge of the cutting edge of the science, making developments that we can see happening in medicine and technology. Research is going at an extremely high pace, and we need to keep up with that."

MEDICAL FRATERNITY

The biggest challenge MediGuide regularly faces, according to Vermeulen, is that a lot of people still do not understand exactly what the company does.

"Some think we'll send them to get another biopsy or MRI, but we don't do that, and the patients don't want it. We engage a panel of doctors to look at the results that have already been taken."

Vermeulen also notes that patients could be worried their doctors will be cross at them for using MediGuide.

"We don't compete with local doctors, we work with them to find the best cure for their patient," Vermeulen insists. "In 90% of the cases that we do where something changes, a change of diagnosis only happens in around 5% of cases. We do not see regional differences here. In around 15% of cases, we see ways that surgery can be avoided, which helps the patient but also the insurance company in most instances. Surgery should always be the last thing on the



list unless it is necessary, but very often it turns out it can be avoided. In the remaining 70% of cases, the medical second opinion recommends changes in the treatment protocol that can be small, like suggesting chemotherapy followed by radiotherapy instead of radiotherapy followed by chemo. It's not always dramatic, but it has an effect, medically and on the coping process for the patients."

A GOOD PROGNOSIS

From this core service, MediGuide is building out into a compelling offering. The company offers telemedicine and preventative healthcare alongside its concierge service.

Telemedicine, naturally, has become a hot button issue over the last two years.

"We started a project around telemedicine in 2018, well before Covid, but Covid has accelerated its development," Vermeulen tells us. "We notice most insurance companies are keen on offering a telemedicine platform that only their insurer can use, but it takes enormous time to establish that and comes with all sorts of liability. So, we said to our tech partners, why don't we develop the platform for them?"

MediGuide can now offer insurance companies a localized, white-label telemedicine platform that can be established in approximately three weeks, rather than the estimated three years of development that would be required in-house.

"Rather than it costing a couple of million \$'s, you get it for free with a per-member subscription fee," Vermeulen says.

Meanwhile, MediGuide's preventative healthcare program can offer recommendations such as lifestyle improvements, or when to see a doctor.

"This is one of the first additional products we've launched on the digital platform, which is going to be used for multiple different types of applications going forward," says Vermeulen.

Outside of the digital realm, MediGuide offers a medical concierge service in a slightly different way compared to its competitors.

"Medical tourism is on the rise but there are a lot of sharks in that pool. Agents can get kickbacks from hospitals. We work the opposite way," Vermeulen explains. "We take the patient or the insurance company's side, avoiding any additional expenses and negotiating upfront their expenses in the hospital. As an example: we negotiate upfront that an EU hospital will not charge a Russian patient more than a French or German patient. We bring the cost back down to local insurance company costs and have deals with hospitals around the world."

With a wealth of knowledge to draw from, and the connections and relationships to leverage that, MediGuide ensures it always has its patients' back. ☺

"IT WON'T BE ONE ONCOLOGIST TALKING TO ANOTHER ONCOLOGIST, IT'S NEUROLOGISTS, UROLOGISTS, IMMUNOLOGISTS, AN ARRAY OF SPECIALISTS LINKED TO YOUR CURRENT STATE OF HEALTH."