Making digital health a feasible opportunity for insurers

In an increasingly digital world, people expect simplicity, 24/7 access, and greater efficiency when it comes to product or service delivery. The same applies to healthcare.

At MediGuide, we understand the pressure for insurers to provide digital health benefits to their insured. We also understand that while the need to provide digital healthcare benefits may be clear, making the shift can be expensive and excessively time-consuming.

MediGuide’s digital health solution

Our online healthcare offering focuses on two products - Preventative Health Program and Telehealth to prevent, treat and manage health conditions.

We deliver:

- A plug-and-play solution
- With no upfront investment required from our insurance partners
- Localisation with no technology costs and
- Quick turnaround

In return, we require a long-term commitment from our insurance partners. We also require a minimum number of members (applies to Telehealth only).
Unbeknown to the insured, he or she might have the first symptoms of a developing illness, which, if picked up during an annual routine screening, could lead to more effective and less costly interventions. That said, the reality is that people generally don’t take the time to schedule physical visits to the doctor if they don’t feel sick. Besides ignoring early warning signs of a developing illness, staying away might also result in improper management of existing chronic conditions, which could have serious medical consequences.

Instead of the member visiting a doctor, we ‘send’ the doctor to them via our digital healthcare highway. Secure and convenient, an online checkup can occur anywhere and at any time - at work or in the comfort of their own home.

Benefits

• Becoming more aware of risk factors or unexpected symptoms, the insured takes charge of their own health

• Identifying and managing potential health risks before they become serious medical conditions means fewer treatments, surgeries, and hospital stays, resulting in significant healthcare cost savings for the insurer
About MediGuide’s Preventative Healthcare Program

Our online disease prevention and wellness management service places the member in the driver’s seat, allowing one visit per year, which covers:

• A systematic review of the insured’s current state of health, demographic, lifestyle, and a review of any supporting medical documentation
• Clear direction on specific focus areas for him or her to remain in an optimal state of wellbeing
• Identification of potential health issues and guidance on managing these issues before they become costly and chronic medical problems
**PREVENTATIVE HEALTH PROCESS | How it works**

1. The insured signs an online consent form

2. He or she completes the health assessment questionnaire (and, where necessary, uploads supporting medical documentation)

3. An internal medicine physician reviews the submitted information, and the insured receives a detailed report with recommendations that focus on health and wellness, as well as identified areas of concern (with guidance on management)

Turnaround time from information submission to health status report is a maximum of 3 days. If necessary, the insured may be referred to a specialist on our telehealth network to address additional questions or concerns.
Telehealth (or telemedicine) continues to change the way people experience healthcare. It expands access to quality care, providing a convenient way to receive face-to-face medical advice or treatment online from home or work.

**Benefits**

- For the insurer – avoiding unnecessary hospitalizations and readmissions, and preventing unnecessary and expensive emergency room visits reduces healthcare costs
- For the insured – prompt access to a network of doctors, at any time, and in the local language

**About MediGuide’s telehealth services**

We provide the full spectrum of on-demand primary care, specialty care and chronic disease management for a wide variety of medical conditions.

**Primary care**

quick access to a healthcare professional via a local doctor network for minor unexpected urgent medical needs

**Specialty care**

access to a doctor or specialist for more specific or more complex medical concerns, or to obtain a medical second opinion

**Chronic disease management**

support for existing chronic conditions (such as diabetes, hypertension, asthma or heart failure) requiring frequent doctor visits or symptom monitoring
Diana, a young wife, mom, and executive, experiences a horrific personal tragedy. Based on the harrowing circumstances of the situation, she and her family have a difficult time managing the aftermath. Desperate for emotional support and guidance for herself and her family, she reaches out to her benefits contact at her insurance company. Her contact suggests she connects with MediGuide for support. Diana calls MediGuide and explains the circumstances to the nurse case manager assigned to her. Based on the sensitivity of the situation, Diana’s case manager schedules a psychological telemedicine visit the same day. Diana finds the telemedicine visit incredibly helpful and requests regular visits with the same therapist for herself and family members. MediGuide obliges, providing emotional support for Diana and her family during the darkest time in their lives.
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