Why invest in a medical second opinion (MSO) benefit?

When individuals are misdiagnosed, or their suggested medical treatments are not the most effective, it’s not difficult to imagine the ripple effect this causes. Incorrect diagnoses and ineffective treatment plans happen more often than most people realize leading to:

- Poor health outcomes (reduced quality of life, in some cases, disability or death)
- Unnecessary, risky and costly surgical procedures
- Higher rates of employee absenteeism and lower productivity
- Higher or increased health insurance and income protection insurance claims

**MSO leads to correct diagnoses and appropriate treatments resulting in:**

- Fewer complications and better health outcomes (life expectancy extended, ongoing quality of life)
- Avoidance of complex and costly surgical procedures
- Faster rehabilitation – quicker return to work and family
- Fewer or lower health insurance and income protection insurance claims
3 Key MSO gains for insurance companies and employers

| Better cost control, significant cost savings and cost avoidance | Avoidance of complex and costly surgical procedures |
| | Reduction in duplicate testing and examinations |
| | Increased patient compliance with recommended treatment plans (clear answers, better understanding of condition, right treatment choices) |
| | Significantly different treatment protocols |
| | Time saved away from the workplace - higher productivity |
| | Lower income protection insurance claims |
| | Lower health insurance claims |

| Perceived as a caring company | Insurance companies potentially attract more customers |
| | Employers retain loyal, more productive employees |

| Confidence in your MSO provider | Knowing that guided and supported every step of the way, your valued member or employee's health is in the hands of the best medical minds and treatment facilities in the world |
PROCESS | How it works

Simply put, a medical second opinion is advice from a second physician to confirm or modify a medical diagnosis and/or treatment plan. MediGuide’s medical second opinion service includes a global network of specialist physicians practicing at world-leading medical centers known for medical research breakthroughs, advanced treatments, and the quality of clinical outcomes.

**STEP 1**

Diagnosed with a medical condition, the member calls MediGuide. Our process is quick and efficient. We guide and support the member every step of the way.

**STEP 2**

We send a consent form for the member to sign which gives us permission to collect and share their medical information.

**STEP 3**

To give us a complete synopsis of the case, we conduct an intake with the member over the phone to review their medical history and current medical condition. We then collect all relevant medical records.
STEP 4
We work with the member to select from our global network the most appropriate medical center or expert physician to review their medical information. The member can also consult with their local physician to select where they would like their case reviewed.

STEP 5
The member’s medical information is reviewed by a team of experts at their selected medical center or by their selected expert physician.

STEP 6
Within 10 business days of us receiving the member’s medical information, they receive a MediGuide casebook (detailed case review).

Once the MSO review takes place, a MediGuide case manager contacts the member to help them navigate the healthcare system during the treatment phase of their healthcare journey. If the member has follow-up questions, they can contact us. We can also put the member’s local physician in touch with one of the expert physicians that reviewed the case.
We measure the value of our medical second opinion service, and our data show that early and accurate detection, an optimized diagnostic approach, and advanced treatment protocols reduce risk for our clients and their members.

<table>
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<tr>
<th>KPI</th>
<th>2018</th>
<th>2019</th>
<th>2020 COVID</th>
<th>2021</th>
<th>2022</th>
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<tbody>
<tr>
<td>Average Turnaround Time (days)</td>
<td>9.61</td>
<td>8.75</td>
<td>6.61</td>
<td>7.30</td>
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<tr>
<td>MSO Impact</td>
<td>89%</td>
<td>95%</td>
<td>60%</td>
<td>86%</td>
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<tr>
<td>Change of Diagnosis</td>
<td>5%</td>
<td>4%</td>
<td>2%</td>
<td>2.60%</td>
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<tr>
<td>Change of Treatment plan</td>
<td>84%</td>
<td>77%</td>
<td>53%</td>
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<td>Surgery avoided</td>
<td>14%</td>
<td>5%</td>
<td>4.20%</td>
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<td>Net Promotor Score</td>
<td>97%</td>
<td>99.13%</td>
<td>99.04%</td>
<td>99.60%</td>
<td>99.70%</td>
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</table>
Case study

Presenting with ringing in the ears, a member’s scan reveals meningioma, a slow-growing tumor that forms in membranes surrounding the brain and spinal cord.

Diagnosed grade 1 (benign), the member’s treating team is concerned about the tumor growing and potentially changing to grade 2. As a result, they recommend cyberknife treatment, a type of radiation.

Hesitant about the treatment, the member contacts MediGuide, who refer the case to a specialist neurologist, at Cedars-Sinai Medical Center in the USA. While agreeing with the meningioma diagnosis, the neurologist identifies no change in the tumor’s size, and determines it is not the cause of the ringing sensation. Identifying no need for urgent intervention, he recommends a change in treatment to follow-up screening every 2-3 years. His report also states that if changes occur moving forward, and a decision is taken to have treatment, he recommends surgical intervention.

The member is pleased with the outcome.

PRIVACY  |  Data protection and confidentiality

Personal and medical data is critical to ensuring optimal conditions for the best possible MSO healthcare outcomes. Our clients trust us with their information because they know we ensure their member’s healthcare data is protected, secure, and compliant. All discussions and correspondence between the insured, MediGuide and their selected expert physician or medical center remains confidential. Similarly, all electronic transfers of their medical records are data protected.

Data compliant and cyber insured

- HIPAA (Health Insurance Portability and Accountability Act)
- A+ BBB rating (Better Business Bureau grading represents the degree of confidence that a business is operating in a trustworthy manner)
- GDPR compliant (EU General Data Protection Regulation)
- Privacy Shield Certificates for EU-US and Swiss-US (data protection and transferal requirements)
- Cybercrime Insured (computer or network-oriented crime)
CONTACT | Let’s talk

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