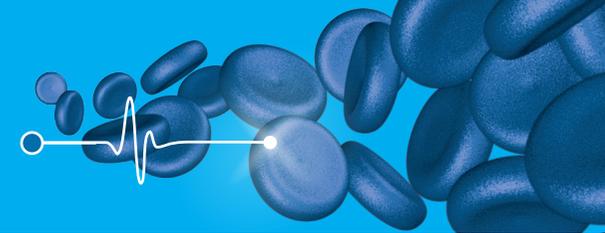


# CAN CLINICAL CERTAINTY REDUCE PRIVATE MEDICAL COSTS?



**Dealing with a health problem, no matter how big or small, can be a stressful time. The last thing you want is uncertainty, so a clear and definitive diagnosis would top most peoples' priorities. That's where the Second Medical Opinion service can help.**

**Included with both Group Income Protection and Group Critical Illness products, the Second Medical Opinion service provides access to over 50,000 leading consultants worldwide. They offer expert second opinions on diagnoses and treatments for almost any condition.**

## Nadine's Case Study

*Worsening migraines and heart problems*



Nadine had suffered from migraines for most of her life, however recently they had gradually been getting worse. She had developed a weak left arm, constant headaches and visual impairments.

Concerned, Nadine had extensive testing with her cardiologist and neurologist. Scans revealed she had developed a brain clot and small hole between the upper chambers of the heart. Doctors explained a stroke was responsible for the numbness on her left side, and medicine was prescribed. Her cardiologist also explained surgery was required to correct the hole in her heart, and this would avoid the development of future brain clots.

Nadine started taking the medicine prescribed, but the migraines continued with little improvement. Unsure where to turn, she contacted Second Medical Opinion.

After an in depth review, the Second Medical Opinion expert revealed the numbness and other symptoms were related to a rare condition linked to a genetic abnormality, not a result of a stroke. Nadine was advised against surgery, and was instead referred to a migraine specialist for treatment. The cost of avoiding surgery (including 1 week of sickness absence costs) was estimated in the region of £26,000.00\*.

## Donna's Case Study

*Bilateral Hip pain*



Donna had been suffering pain in her major joints, in particular her hip, for about a year. After speaking with her physician, she was referred to a rheumatologist for a more specialised analysis.

The constant pain was affecting her quality of life both physically and mentally. After a range of x-rays and MRI scans, she was advised the pain was caused by trochanteric bursitis of the bilateral hip. This occurs when the bursa, a small sac that provides cushioning located where tendons pass over bones around the joints, becomes inflamed.

Initial treatment was steroid injections into the inflamed area, along with physiotherapy. However after only a month, the pain returned and after a second unsuccessful batch on injections, the consultant decided the only alternative was surgery.

Feeling slightly apprehensive about surgery, Donna contacted Second Medical Opinion. A full review on her medical history and recent diagnosis was undertaken by a specialist in the field. He concluded the original diagnosis did not match the symptoms Donna had, and what she was experiencing was completely normal for Donna's age.

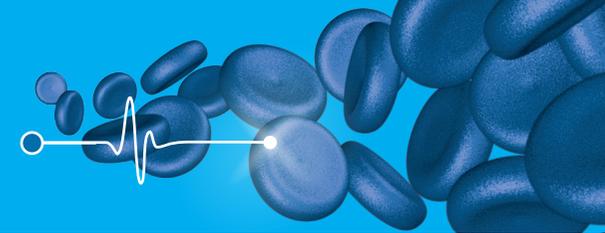
Donna was referred for an ultrasound evaluation, to confirm the specialist's diagnosis, and range for non-intrusive options were provided to relieve the pain.

The cost of avoiding surgery (including 1 week of sickness absence costs) was estimated in the region of £8,000.00\*.

\* Surgeon and anaesthesiology fees were based on the published schedule of medical fees of a leading UK PMI insurer. Hospital fees were based on the average fixed price hospital costs for this procedure across three leading UK private hospital groups. Medication fees are based on published British National Formulary (BNF) figures. Physiotherapy cost estimate based on the standard published Official Disability Guidelines (ODG) for the number of recommended treatment sessions for this condition and an average of the normal UK private treatment fees – nature of condition based on an independent assessment by a specialist nurse. Salary costs based on Office of National Statistics 2015 Annual Survey of Hours and earnings – Provisional Results (Released 18 November 2015) "In April 2015 median gross weekly earnings for full-time employees were £528 for the year ending 5 April 2015 median gross annual earnings for full-time employees (who had been in the same job for at least 12 months) were £27,600".

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## DOES THE SECOND MEDICAL OPINION SERVICE MAKE A DIFFERENCE?

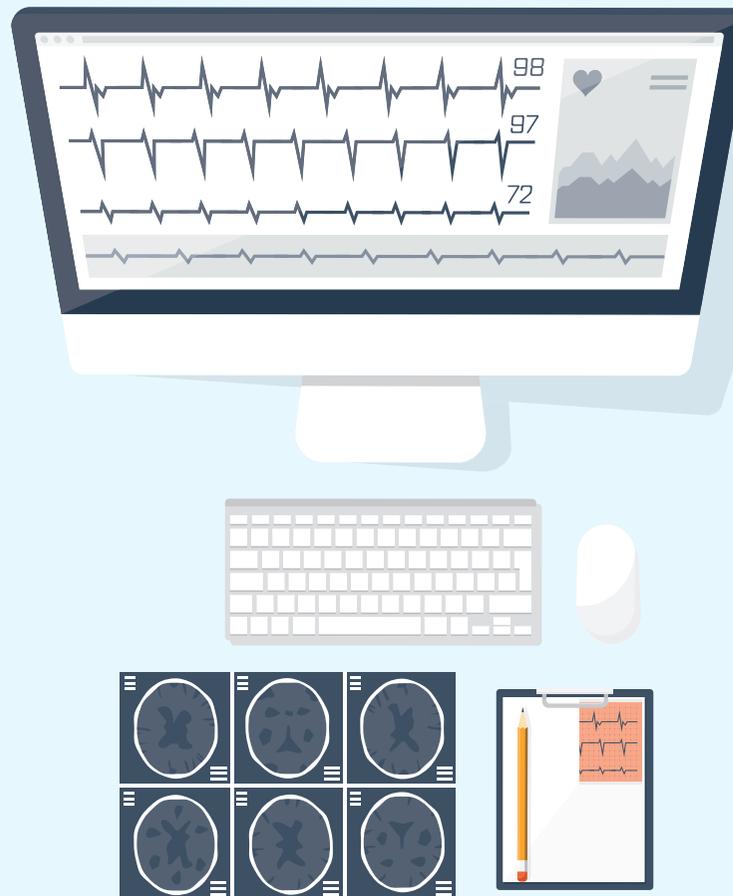
RECOMMENDED  
CHANGE IN DIAGNOSIS:

**13.5%**



RECOMMENDED  
CHANGE IN TREATMENT:

**38.4%**



## SECOND MEDICAL OPINION

The cost of medical insurance has to be of concern to employers who provide it to help safeguard their employees' health.

By using the Second Medical Opinion service, employees are potentially saving considerable sums of money through the avoidance of unnecessary surgery. This is before even considering the indirect benefits that clinical certainty and peace of mind can bring.

Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)  
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