

Patient Advocate Foundation is dedicated to ensuring that all Americans have access to healthcare. Case Managers are available to assist patients affected by debilitating or life threatening diseases by empowering them to be able to make informed decisions regarding their healthcare options. For further information, either call the Patient Advocate Foundation or visit our website listed below.

## ■ Patient Advocate Foundation PUBLICATIONS

- *The Managed Care Answer Guide*  
Available in English & Spanish
- *The Patient Pal*  
Available in English & Spanish
- *Your Guide to the Appeals Process*  
Available in English & Spanish
- *First My Illness...Now Job Discrimination: Steps to Resolution*  
Available in English & Spanish
- *Your Guide to the Disability Process*  
Available in English & Spanish
- *The National Financial Resource Guide for Patients: A State-By-State Directory*
- *Too Young To Be Ill...*  
A Practical Survival Guide for Caregivers of Children and Young Adults
- *Guide to Health Savings Accounts*
- *Promoting a Healthier African American Community*
- *Promoting a Healthier American Indian and Alaska Native Community*
- *"A Greater Understanding" series*  
A series of 11 pamphlets written to provide answers to the most frequently asked questions regarding health care.

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# A Greater Understanding

## Second Opinions: Know Your Rights and Options



**PAF** Patient Advocate Foundation

Solving Insurance and Healthcare Access Problems | since 1996

# A Greater Understanding

## Patient Advocate Foundation

### ■ MISSION STATEMENT

Patient Advocate Foundation is a national non-profit organization that serves as an active liaison between the patient and their insurer, employer and/or creditors to resolve insurance, job retention and/or debt crisis matters relative to their diagnosis through case managers, doctors and attorneys. Patient Advocate Foundation seeks to safeguard patients through effective mediation assuring access to care, maintenance of employment and preservation of their financial stability.

### Editors Note:

*This is the eleventh in the series "A Greater Understanding" brochures developed by the Patient Advocate Foundation. The information contained herein is in response to frequently asked questions (FAQ's) by patients. This brochure is intended to provide a general yet informative response to these inquires. Any incident, inquiry or issue may vary according to these specific facts and circumstances relating to the individual.*

## Facts and Circumstances Relating to the Individual

The purpose of this brochure is to address questions surrounding Second Opinions: Knowing Your Rights and Options. Making decisions about healthcare is one of the most important in a person's life. Many people are told that they have cancer or another life threatening illness and feel that they must make a decision and begin treatment as soon as possible. While this may be true in some instances, taking the time to learn about your disease, getting a second opinion or perhaps even a third opinion and weighing your options is a very reasonable approach. Proactive decision making will give you a greater degree of control over your treatment. Decisions regarding your health should be made after you have been thoroughly informed about your diagnosis, prognosis and available treatment options.

## Will my Doctor be upset if I get a second opinion?

Most doctors will welcome another physician's input. Your doctor may be able to recommend a specialist. A good doctor understands your right to be well informed and should support a second opinion. You will want to obtain a copy of your medical records and test results, to share with the new doctor that you see for the second opinion.

## ■ Doctor's opinions may differ

A different doctor may come up with a different diagnosis, or at least offer a different opinion as to treatment choices. Not every doctor will have the same opinion with regard to diseases and possible treatments. Factors which may have an effect on a doctor's opinion are technology available to that doctor, school of thought, where they were trained, individual methods of treatment and experience in dealing with that particular diagnosis.

## ■ Treatment methods may differ

Some doctors prefer to monitor the situation and use less aggressive procedures before moving to surgical intervention. Some doctors like to use more aggressive treatment methods from the beginning. By getting a second opinion, you can expand your options about different treatment methods which may be most suitable for you and your situation. Being informed is always your best option!

## ■ Second opinions don't hurt and in fact may even help

It never hurts to get a second opinion. Keep in mind that doctors are human and they too can make mistakes or be faced with unusual or challenging cases. When the first doctor's opinion is the same or similar to the second doctor's,

your confidence will be increased. There is nothing lost by visiting one more doctor just to make sure that the first doctor's opinion is correct. With serious illnesses that may require extended treatment, you should feel confident that you have chosen the most appropriate treatment for your particular situation. A valid opinion and appropriate course of treatment is your best option for return to good health or grasping control of the chronic disease.

While second opinions may be awkward for doctor and patient at times, studies have shown that 30 percent of patients, who sought second opinions for elective surgery and 18 percent of those who were required to obtain a second opinion by their insurance company, found that the two opinions were not in agreement. These studies are one more reason why you need to make sure you are educated properly to make the best decision for your health.

## ■ Choosing a Physician

There are many professional doctors in practice today. Family physicians provide comprehensive medical care with an emphasis on caring for all members of the family. A general surgeon is able to perform all types of surgical procedures aimed at treating a range of diseases and conditions, including cancer. Medical oncologists are specialists that use various medications to treat and manage patients with cancer. This may include the use of chemotherapy to kill cancer cells, painkillers to manage cancer pain, and drugs that will eliminate or reduce the side effects of cancer treatment.

Radiation oncologists use therapeutic applications of radiation to manage cancer and other diseases. They determine the type of radiation that will be used, as well as the amount or dose, and the number and length of treatments.

You may have a need for all four of these types of physicians at one time. It is beneficial to you to keep files or a journal with names and dates and copies of your medical records and procedures as your journey to wellness can be confusing and the doctors will need to know exactly what care you have previously received.

## ■ Patient Rights

Second opinions are a way to learn about your diagnosis and choices for treatment options. Some doctors are more conservative while others tend to be more aggressive. A patient has rights and one of your most important rights is the ability to get a second opinion about your diagnosis. Being informed is critical in deciding your choice of treatment.

Statistics show that over one third of adults in the United States will never seek a second opinion and almost one tenth of newly diagnosed patients rarely, or never understand their diagnosis. A second opinion means you are consulting with another doctor to confirm a diagnosis and/or find possible different treatment choices available to you. It is recommended to get a second opinion immediately to avoid delays in your treatment and recovery. Seven states currently have health laws pertaining to second opinions.

## ■ What will it cost me?

Assuming it is medically necessary, most insurance plans will pay for at least part of the cost while Medicare will pay 80% of the cost. As a matter of fact if the second opinion doesn't agree with the first, Medicare will pay 80% of the cost of a third opinion. Patients that belong to a Medicare Health Maintenance Organization (HMO) are entitled to a second opinion, but some plans require a referral from your primary care physician, and like most HMO treatments, you must see an in-network physician. To learn about second opinions call 1-800-MEDICARE (1-800-633-4227) or for specific rules by state for a second opinion you can visit <http://www.medicare.gov/coverage/home.asp>

Call your insurance provider before going for any treatment or second opinion to prevent any confusion or denial of the bill. You need to know exactly what will be covered, such as an out of network provider, any lab work or testing that may be required and what your responsibilities are before seeking the second opinion. Diagnostic tests can be very costly and many insurance providers will not pay for them if they were completed for the initial diagnosis. You have the right to have copies of the tests you already had done. Be an informed consumer and arrive for the second opinion with all of your previous medical records, contact information about the first physician, insurance card, list of prescribed medications and allergies, and any diagnostic test results.