



Frequently Asked Questions (FAQs) WorldCare Medical Second Opinion (MSO) service

What Is WorldCare International, Inc.?

A leader in global e-health services, WorldCare pioneered the multi-disciplinary, multi-institutional medical second opinion (MSO) process. For more than 25 years WorldCare has been committed to improving the quality of healthcare worldwide by maximizing timely, efficient and strategic access to the world's best healthcare. We deliver highly-specialized, personalized MSOs from the top-ranked medical institutions of the WorldCare Consortium[®], through our award-winning capabilities and revolutionary technology. Nimble and efficient, we are able to customize our approaches to meet the unique needs of customers worldwide.

What is the WorldCare Medical Second Opinion (MSO) service?

The WorldCare Medical Second Opinion (MSO) service is available to our members only, through their employers, insurers, health plan or affiliate membership. The service includes in-depth MSOs by teams of specialists/sub-specialists at WorldCare Consortium[®] hospitals, designed to help confirm diagnoses, provide recommended treatment plans and reassure members and their treating physicians that they are making the best healthcare choices possible.

What conditions are covered with a WorldCare membership?

WorldCare provides MSOs around the world for a wide variety of serious illnesses. Coverage varies by membership. If you are a member and would like to know if a specific condition is covered, please contact us or your benefits administrator.



Who are the physicians that provide WorldCare MSOs?

WorldCare has partnered with the top teaching and research hospitals in The WorldCare Consortium® to access the expertise of their teams of acclaimed specialists and sub-specialists, who are backed by more than \$4 billion in annual medical research funding. Medical specialists, surgeons, pathologists, radiologists and other experts bring different skill sets and experience to each case. With the WorldCare MSO service, a team of specialists is selected based on your particular medical needs. For example, a WorldCare member who is diagnosed with cancer may get recommendations from the collaborative efforts of a multi-disciplinary team made up of an oncologist, radiologist, pathologist, radiotherapist and sub-specialist surgeon, all of whom base their input on the latest research findings. This team approach is unique to WorldCare services.

What are the benefits of receiving a MSO for a serious illness?

The global healthcare community has trusted WorldCare for more than 25 years, to help members confirm diagnoses, optimize treatment plans and make more informed medical decisions. The benefits to our members include:

Expertise

Medical guidance from acclaimed specialists and sub-specialists at world-class academic hospitals tailored to meet each member's specific situation, based on cutting-edge research.

Enhancing care and quality of care

By reviewing the diagnosis and identifying the treatment plan with the highest chance of success, the WorldCare Medical Second Opinion service helps members and their referring physicians identify the most appropriate treatment option upfront, thus helping to ensure appropriate care.

Ease of access

MSOs are delivered to members and physicians without the hassle of arranging for appointments and travel. WorldCare Nurse Case Managers handle all aspects of case preparation and gathering the medical records, at no cost to the member.

Easy follow-up

Members and physicians have the option to ask follow-up questions for the consulting specialists, based upon the result of the WorldCare Booklet.

Timely and efficient response

With live connectivity to the provider institutions, WorldCare is able to ensure that each case receives the priority it deserves through a streamlined process of transmitting medical records using secure, prompt and efficient means to insert the cases into the hospital's daily workflow. This efficient technology system is augmented by the human network, which connects WorldCare staff with the staff at the Consortium® hospitals and enables WorldCare to adhere to strict turnaround times, bringing timely responses to members when they need it most.

Physician-to-physician and physician-to-patient interaction

Audio conferences between the referring and the consulting physician can be arranged when needed to discuss the case and any concerns and treatment questions. Members and their physicians have the confidence that comes with working together to ensure that a serious illness has been correctly diagnosed and that an effective treatment plan has been initiated. Referring physicians benefit from having access to the expertise of leading specialists in each field, especially when they are about to embark upon high-risk, time-consuming, or expensive treatment.



Which hospitals provide WorldCare MSOs?

The WorldCare MSO service is unique in that it gives members and their treating physicians unparalleled access to the combined expertise of teams of specialists/sub-specialists at the top teaching hospitals in the U.S., which comprise The WorldCare Consortium®. This represents more than 20,000 specialists/sub-specialists with access to more than \$4 billion dollars in annual research funding. However, it doesn't stop there. WorldCare also has the unique ability to work with the very best institutions and physicians all around the world.

The Consortium® is made up of:

- Boston Children's Hospital
- Jefferson University and Hospitals
- Mayo Clinic
- Northwestern Medicine
- Partners HealthCare System, Inc., which includes:
 - Massachusetts General Hospital
 - Brigham and Women's Hospital
 - Dana-Farber/Partners CancerCare
 - McLean Psychiatric Hospital
 - Spaulding Rehabilitation Center
- UCLA Healthcare

Why does my doctor need to participate? Can't I provide all the records myself?

WorldCare's services are designed to support your physician in the care he/she is currently providing you. By participating in the process, your physician continues to be the primary physician managing your care and helping you to make treatment decisions.

The information contained in your WorldCare Booklet answers your questions and your physician's questions regarding your future care, but it may include medical terminology and recommendations that need to be carried out under a doctor's care. Your physician, who is engaged as a partner in the process of obtaining your WorldCare MSO, also receives the Booklet and can help you interpret the information and understand how it best relates to your care.

While some people have copies of some of their medical records, very few people have all the relevant information from all the different physicians they have seen, or access to the diagnostic material such as pathology samples or imaging studies in diagnostic DICOM format. We usually collect these materials directly from physicians and other health care providers, so that each WorldCare MSO is based upon the most complete information, which is a vital part of our service.

How do I initiate service and what are the next steps?

Here is an overview of WorldCare's process for a MSO:

Initial intake

The first step is to assign you a WorldCare Nurse Case Manager who conducts an intake to understand your clinical history, develops a plan for collecting your medical records and helps you develop questions to ask the specialists. You are also provided with the release form, which WorldCare needs to start the process and your eligibility is simultaneously confirmed. Throughout the entire process, your Nurse Case Manager remains in close touch with you and ensures our quality standards are met.

Collection of medical records

Once we receive your signed release form, we contact your physicians, hospitals, clinics, etc. and collect all the appropriate medical records for your case, including diagnostic material like original radiology images and pathology slides. Each record is reviewed for quality by the Nurse Case Manager as it arrives, to ensure it meets the medical guidelines. Once all necessary records are collected, one or more Consortium® hospitals are selected to send your case to for review based on the needs of your case and the expertise of the specialists/sub-specialists at the hospitals.

MSO review

Teams of specialists/sub-specialists at the Consortium® hospitals work together to review every aspect of your case (including confirming the diagnosis by re-testing the radiology and pathology material) and prepare their reports. Your WorldCare Nurse Manager and Medical Director review the reports for quality, to ensure that all your questions have been answered.

WorldCare Booklet

The Nurse then prepares a comprehensive WorldCare Booklet, which includes the MSO reports and much more in-depth information to help you understand your MSO. The booklet is sent to you and your physician, so that you can meet to discuss the MSO and decide on your plan of care. With this personalized input from teams of specialists at top research hospitals, you and your physician are now equipped with the information you need to make more informed medical decisions.

Why is WorldCare's process for obtaining a MSO so rigorous and detailed?

WorldCare's process simulates what takes place when a seriously-ill patient visits a top hospital, like those in the WorldCare Consortium®. These hospitals are committed to providing the highest-quality care to their patients worldwide and must be sure that they thoroughly examine all of the patient's medical records. WorldCare, as the coordinator and manager of this process, is responsible for the quality assurance and quality control of the entire operation and our medical staff is committed to providing our members with the best service possible.

The detailed medical records collected by WorldCare provide additional assurance to you that every aspect of your case has been considered. The best quality MSOs require a review of all the original records and diagnostics. For this reason, WorldCare collects all primary records and forwards them to the most appropriate specialists/sub-specialists within the Consortium® hospital. Your WorldCare Nurse Case Manager will tell you if any additional information is needed by the consulting physicians.

What are the costs for the service?

The costs for WorldCare's MSO service is covered by your membership through your employer, insurer or health plan. WorldCare covers all the costs of shipping your medical records from your physician's office to WorldCare and for digitizing and transmitting these records to the WorldCare Consortium® hospital. WorldCare then arranges for the specialists/sub-specialists at the Consortium® hospital to create the MSO and we send a comprehensive WorldCare Booklet to you and your physician, which includes the MSOs plus much more information to you at no cost.

When will I receive my MSO?

Once your medical record collection is complete, we strive to return the report to both you and your designated physician within a few days. Certain cases involving pathology, translation or multiple MSOs from different hospitals, may take longer. Your WorldCare Nurse Case Manager will keep you informed throughout the process on the status of your case.

In what format can I receive the information?

We offer many options for how you and your physician can receive your information. The quickest and most popular method is via encrypted email, which ensures that the information provided is sent to you securely as soon as it passes final quality review. Other options include a hard copy booklet or an electronic copy on a USB drive along with copies of your medical imaging (in the original format your providers sent them to WorldCare). Both of these formats are sent to you via FedEx.

How can WorldCare provide a MSO within days upon receipt of all necessary medical records?

WorldCare and the hospitals within the WorldCare Consortium® are committed to a prompt response time. The physicians in the Consortium® share WorldCare's commitment and prioritize WorldCare cases in order to meet the prompt turnaround time. The multi-disciplinary, multi-institutional MSOs and quick turnaround times are made possible by WorldCare's existing technology network, which connects the WorldCare team with the consulting physicians at the Consortium® hospitals. This technology allows us to send cases electronically to one or more hospitals simultaneously, past their firewalls and place them directly into the hospitals' workflow. This electronic connectivity with the Consortium® hospitals is unique to WorldCare.

What is the impact of having a WorldCare MSO?

An independent study of members who received a MSO as a part of one of WorldCare's services found that 26 percent of our MSOs resulted in a change in diagnosis while 75 percent resulted in recommended revisions to treatment plans. The fact is that any change or enhancement in the diagnosis or treatment plan, however small, can make a world of difference if you are facing a serious illness. If you are an employer, insurer or decision-maker deciding whether or not to offer WorldCare's services, learn more about the value of doing so at www.worldcare.com.

What happens if the recommendations differ significantly from the initial opinion in terms of diagnosis or treatment?

Cases where there is a significant discrepancy in diagnosis that would impact treatment are typically sent to another institution by your Nurse Case Manager, so that you receive additional reassurance and reconfirmation of any changes.

As soon as you receive your WorldCare Booklet, we recommend you meet with your physician to discuss the MSO and whether it impacts your care. The Nurse Case Manager and WorldCare Medical Directors remain available as resources to help you reconcile the recommendations from various physicians. You and your physician have the opportunity to address follow up questions to the specialists who provided the MSO and your physician can even speak to them to address any concerns around differing recommendations.

Why does WorldCare work with the top teaching and research hospitals?

WorldCare has a long-term strategic alliance with The WorldCare Consortium® hospitals. These hospitals are recognized internationally for the quality of care they provide, so each WorldCare case is held to the rigorous quality standards of the hospital at which it is rendered. WorldCare cases are sent to specialists at the Consortium® who work cohesively to offer different types of expertise for each case. Because they frequently work together, they know how to communicate and interpret each other's comments to provide WorldCare members with a thorough medical review, diagnosis and treatment advice.

What happens to my medical records after I receive a MSO?

Every WorldCare case is stored digitally at WorldCare for up to seven years to facilitate future services. Returning cases are assessed clinically, and whenever possible and appropriate, sent back to the same specialists who first reviewed the case. This makes it easier for the specialists to compare your condition with your previous second opinion and examine any changes.

What should I do once I receive my WorldCare Booklet?

We strongly encourage you to contact your physician, who will also receive the report, to review the recommendations with you and help you understand what it means for your care. Your MSO will be written physician-to-physician and may include technical information that your own physician will be able to help you interpret in the context of your care. Your physician knows you best and together you can decide how the information in the MSO impacts your care.

How does WorldCare protect my private health information?

Your privacy is important to us and because of this we have taken strict confidentiality measures. None of the information you provide to WorldCare for a MSO will be shared with a third party without your written consent. The Patient Consent required for WorldCare to provide you with a MSO gives us permission to use your medical information only to send to hospitals and specialists that render the MSOs. This consent may be withdrawn by you at any time. As well, WorldCare will never sell your personal information to a third party. All personal health information submitted to WorldCare is sent using secure methods and all records are immediately stored in a secure database. WorldCare's information processes and procedures are compliant with the Health Insurance Portability and Accountability Act (HIPAA) and treat all your personal and medical information as confidential.

