An Expert Medical Opinion Program
To Reduce Utilization Expenses

A Wilmington, Delaware financial services firm with 85 employees.

Key Challenges

In speaking with one of our large clients, a discussion ensued regarding several employees who were dealing with serious medical issues. An HR administrator recalled a particular employee feeling lost and bewildered regarding a recent serious illness diagnosis, unsure of the implications of the diagnosis and the best course of treatment. The employee wanted a second opinion but wasn't sure where to turn or what to do.

MBA Solution Presented

Whenever an individual is confronted with a serious medical issue, it is important that they find comfort and clarity regarding the diagnosis and care options available to them. We recommended that this client consider implementation of an expert medical opinion (EMO) program, which provides the employee or member of their family with access to world-renowned doctors to help determine the best course of treatment for their particular medical condition. The program allows the individual to work directly with a doctor (serving as a case manager) that will guide the person to any answers they seek regarding conditions such as orthopedic surgeries, cancer treatment, pediatrics, autism, diabetes, pain management, rare genetic disorders, stomach problems, to name a few. The service is typically available 24/7.

Measureable Results

After narrowing the list of potential EMO vendors for this particular company, the client made the decision to move forward and implement the service during their next open enrollment. The employees welcomed this additional employer paid benefit and those that needed to utilize the service were pleased with the assistance it provided.

In addition to the cost savings it produced for each member utilizing the service, the program also saved the company an estimated $132,000 over the program's cost through decreased claim utilization resulting from modified diagnoses, treatments and surgical avoidance.