





This service is not part of the insurance contract and is non-contractual. It is not provided by Zurich and can be amended or withdrawn at any time. This service is free to access.

Second Medical Opinion

24/7 access to an experienced specialist with relevant experience in the appropriate specialty. If you have been diagnosed with a condition but would like a second opinion on the diagnosis or treatment, we can organise face-to-face, telephone or video consultations with a specialist consultant.



Being diagnosed with a serious condition can be confusing and stressful. It can be difficult to understand the diagnosis, treatment plan and risks. This second medical opinion service is designed to offer a supplementary expert opinion from a different specialist to those who have received a diagnosis of a critical condition from a treating consultant or specialist, or when a firm diagnosis has not been provided following completion of appropriate diagnostic investigations.

We work with an extensive network of clinical specialists across the UK, which means experts, particularly in cancer care, cardiology and orthopaedics, are available to provide more clarity regarding treatment options and diagnosis. This Second Medical Opinion service provides access to an experienced specialist with relevant experience in the appropriate medical specialty.

A second opinion can offer peace of mind about a diagnosis, provide an opportunity to ask unanswered questions about any proposed treatment, or discuss if there are alternative treatment options available.



Am I eligible to access the Second Medical Opinion service?

For a Second Medical Opinion to be undertaken, you will need to meet three key requirements:

- All the investigations requested by your treating consultant have been completed and the results are available and accessible to both you and your treating doctor.
- Your treating consultant has made a firm diagnosis, or concluded that they are unable to explain the cause of the condition and has exhausted all relevant and available diagnostic tests.
- You can access the relevant medical records from the treating consultant, which explains the results of all the tests and the diagnosis.

Eligible conditions:

- Alzheimer's disease
- Aortic surgery
- Aplastic anaemia
- Bacterial meningitis
- Blindness
- Cancer
- Coma
- Coronary arterybypass surgery
- Deafness
- Heart attack

- Heart valve replacement
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ transplant
- Major organ failure on waiting list

- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease
- Severe burns
- Stroke
 (Cerebrovascular accident)



Frequently asked questions

Second Medical Opinion

How do patients access the service?

The first step of the process is a phone or video consultation with a HealthHero GP to obtain an understanding of the patient's condition and areas of concern, and to assess suitability for a Second Medical Opinion with an appropriate specialist. It may be that the advice and guidance provided by the GP is sufficient to reassure the patient and that a Second Medical Opinion with a specialist is not needed. If a Second Medical Opinion is appropriate then the GP will capture the required information from the patient to initiate the Second Medical Opinion process.

What qualifications do the doctors have?

The Second Medical Opinion will be delivered by an approved medical doctor who holds, or has held, the position of consultant within the NHS and is on the specialist register of the UK General Medical Council.

How will the consultation take place?

A second opinion can be delivered in a variety of ways (where appropriate), including:

- Face-to-face consultation
- Telephone consultation
- Secure video-link consultation
- "Desk top" review of medical information
- Multi-disciplinary team review

What sort of questions can the patient ask?

A Second Medical Opinion will give patients the opportunity to ask the specialist questions such as:

- What is your expert opinion on my diagnosis?
- Can I discuss proposed treatment?
- Are there any alternative treatments?
- Is there more information available about my condition?



Frequently asked questions

Booking a consultation

Who will answer the call?

Calls are answered by our dedicated, specially trained operators. They take some details and arrange a convenient time for a GP to call the patient back, or email a link to join if a video consultation is requested. If a patient is already registered within the app, calls booked via phone will show up in their account.

Can patients choose to speak to a male or female doctor?

Yes. Where possible, we will always try to accommodate a patient's preference to speak to a male or female doctor.

Is there a limit to the number of consultations an individual can have?

The Second Medical Opinion service has a limit of two consultations per patient.

Can a patient book a consultation for their children?

Dependants are eligible to use the service. Where a child is under the age of 16, the parent/legal guardian must book the appointment on behalf of their dependant and must also attend the consultation.

Can a translator be provided?

If the patient requires translation services for their GP consultation, they should make their appointment by phone and ask their Customer Service Team Member at the point of booking. We offer a translator to join the consultation at no extra charge with more than 200 languages available.



Frequently asked questions

Booking a consultation

Can the service be used in emergencies?

Patients must not use the service for emergencies or urgent conditions as this may delay necessary treatment. If a patient believes that they are in an emergency or life-threatening situation they should contact their local emergency services immediately, especially if someone:

- has difficulty or is not breathing
- you believe someone is having a heart attack or stroke
- has severe chest pain
- · has severe abdominal pain
- has severe bleeding and it can't be stopped
- has lost consciousness
- is in an acute confused state and/or is having fits which aren't stopping

The patient may still need to see their own GP or contact the emergency services if the clinician they speak with feels it is necessary.

Who can use the service?

This service is available to Zurich's Corporate Risk customers, and can be accessed by eligible members and their immediate family and dependants who live in their households.

Patients must be residents and/or nationals of the United Kingdom, its Crown Dependencies or the Republic of Ireland to be eligible to use our services. By accessing and using our services, the patient is confirming that they are eligible.



Our GPs and quality control

How do you recruit your GPs? What qualifications do the doctors have?

Our doctors are recruited via a rigorous two stage interview process with our Chief Medical Officer and HR vetting procedures, which ensure that GPs are qualified, experienced, and knowledgeable to an equivalent standard to your own GP. Our minimum criteria requires that our GPs:

- are currently practising in the NHS as a GP and have at least 2 years' experience
- are on The General Medical Council register
- have a Bachelor of Medicine Degree, those who qualified after 2007 must be Members of the Royal College of GPs
- are on the National Performers List for England
- complete an annual NHS appraisal
- have an enhanced DBS background check

How do you ensure the GPs are vetted on an ongoing basis?

Once recruited, the GPs are continuously monitored to ensure they maintain their skills to the highest standards.

All our GPs complete an annual NHS appraisal to review their practise and performance.

Our Quality Management System incorporates policies and procedures, consistent with best NHS practise, and each GP's performance is continually audited. This auditing includes reviewing key documents to ensure all GP's knowledge, skills and registration are up to date.

We hold bi-annual doctor meetings with our clinical team to maintain good engagement, share best practice and help to continually raise our standards of care and service. In addition to ongoing internal auditing, our GPs' clinical notes are also reviewed by an independent external organisation called Clinical Guardian.



Our GPs and quality control

Does HealthHero meet Clinical Quality Commission standards?

Yes, our service is regulated by the Care Quality Commission for the delivery of medical services, in the "Digital Healthcare" category.

Our most recent CQC inspection took place in October 2022. The inspection was conducted by a GP, Clinical Pharmacist and CQC Registered Inspector who provided an overall rating of "Good".

What is the CQC?

The Care Quality Commission monitors, inspects and regulates hospitals, care homes, GP surgeries, dental practices, and other care services to make sure they meet fundamental standards of quality and safety.

To get to the heart of patients' experiences of care and treatment, CQC evaluates service providers across five categories relating to safety, effectiveness, caring, responsiveness to patient need and leadership.











All accreditations registered to HealthHero Solutions Ltd, 10 Upper Berkeley Street, London W1H 7PE, UK. Company number 03766413.



Data Protection and Confidentiality

How are data and records stored?

All patient data and records are stored on our patient management system, in a secure data centre which is only accessible with multi-factor authentication by authorised personnel.

Is the service confidential?

Yes. Patient confidentiality is very important, any records remain confidential. Our doctors follow clear guidelines about sharing clinical notes with the patient's own GPs; when appropriate and with patient explicit consent, we send any relevant medical notes, including consultations notes for any prescriptions or referrals issued, to the patient's own GP. In the rare case that there is a safeguarding or emergency issue, patient data can be shared without consent.

How long will patient's personal data be held on the systems?

Clinical records are held in accordance with the NHS recommended retention periods for general practice and telemedicine records. In all cases, records are maintained for a minimum of ten years.











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Second Medical Opinion Service is provided by HealthHero

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