

Facilitating Access to Healthcare

MedExtra provides nationwide care management to help patients resolve their medical problems

by Michael Carin

On average, we are exceptionally sick once or twice in our lifetimes. We are exposed to the grave illness of loved ones perhaps half a dozen times in the course of our lives. It's not unusual, therefore, for us to be uncertain of how to act when crisis strikes, what decisions to accept, whom

(or even whether) to consult beyond our treating physicians. We are often overwhelmed by the scenario, because we simply do not possess the knowledge or experience to identify the most appropriate way to proceed.

Dr. Jeffrey Brock of Montreal saw in this common dilemma a specific business opportunity. He formed MedExtra in 1999 to provide patients with expert, often eminent third party advice to resolve all manner of medical issues, whether minor or life threatening. A practising physician since the mid-eighties, with extensive hospital and emergency room experience, he had up-close experience of the anxieties and frustrations that patients face in achieving resolutions to their medical predicaments.

The idea grew from a cottage industry run from Dr. Brock's study to what is today a thriving, growing enterprise employing eight. The company's expertise can be delivered anywhere in Canada, and includes know-how on accessing a wide array of public and private medical resources in Canada, the United States and abroad. MedExtra's clients benefit from the firm's relationships with care providers locally, nationally and throughout the world. These relationships enable MedExtra to offer cost savings to its clientele.

"We do not provide primary care. We are

not the people to call when you need an ambulance," says Evan Savelson, who joined MedExtra in 2002, and is now a partner in the business with Dr. Brock. "MedExtra acts as a complement to the treating physicians and public resources. We assume that role by providing our clients with professional knowledge that helps them obtain what they require to solve their medical problems."

► Care Management

For example, let's assume a client of MedExtra is suspected of having cancer and wishes to expedite the diagnosis or have a second opinion on staging, treatment and follow up.

For many such cases, MedExtra arranges for a PET scan within 48 hours at one of a number of facilities across Canada and the U.S., often at substantial savings from the cost that individuals would have to pay on their own.

"This will immediately take the case to resolution if the suspected cancer is not, in fact, cancer," says Dr. Brock. "Alternatively, it will allow for a definitive diagnosis of the disease, allowing for faster commencement of treatment. Once cancer is diagnosed, many of our clients are interested in what is called a Remote Second Opinion from a distin-

guished Oncology Consultant."

To solicit this second opinion, MedExtra gathers the medical file, and distills it into a three or four page very detailed, distinct and clear medical case summary. MedExtra also gathers the imaging and pathology slides. This complete file is discussed with the client, and specific questions are prepared. The client is then given a choice of several world renowned cancer centres where the file can be reviewed and the questions answered.

"Many clients choose this option rather than physically travel to one of these centres, because it is so much simpler and less tiring at a time of stress," says Dr. Brock. "Usually within ten days we have our answers. Then we work with the patient and treating physician to make sure that plans correlate. Where there are differences in proposed treatment, very often the physician here will adopt the suggestions of the world renowned cancer centre. And thereby the highest level of medical care is delivered."

How do the treating physicians feel about what might be regarded as

'interference' from the outside?

"What we have found is much less conflict than we expected," says Savelson. "The information we bring is very welcome. Remote Second Opinions have proven to be very much in demand with our clients not only for cancer but for many other problems."

Medical decision-making and problem solving are often complex. The Internet identifies myriad options available. MedExtra provides Care Management, a multi-stage process through which a medical problem is thoroughly reviewed and understood; it results in a diagnostic or treatment plan best suited to the client's needs. MedExtra offers a wide choice of procedures and providers to deliver the option best suited to a patient's requirements, then executes the plan and follows up with the consultant physicians and most importantly with the treating physician who remains the frontline caregiver.

► *As this issue of Montreal Business Magazine went to press, news came of the Supreme Court's landmark decision concerning private healthcare. The repercussions for our healthcare system, and for providers like MedExtra, will be explored in our next issue.*

—The Editor

▶ Accessing Private Resources

The fact that Canada's healthcare delivery is largely public, with private resources available, is immaterial to MedExtra's service. The company's mandate would be identical if it operated in the United States, where healthcare delivery is largely private. MedExtra would still review all pertinent records and results, discuss cases with treating physicians, and bring the patient's questions to the forefront and make sure they are answered.

Considerable private resources exist today in Canada, and particularly in Quebec. In this domain MedExtra plays a facilitating role. As Savelson puts it, "A given patient might, for example, have been informed that he needs an MRI. He comes to us, and tells us that the MRI will be performed in the hospital in ten or twelve weeks. What can we do? We can point to a private resource. It will incur cost, which may or not be covered by the individual's group plan, but the MRI will be possible within a few days. MedExtra ensures the results are discussed with our client, and available options are explored. Working with the treating physician, we bring the problem to resolution expeditiously."

MedExtra's 'product' is information. The company's expertise rests in its research capabilities, relationships with physicians, and the reduced rates at thousands of private facilities across North America that it can obtain for its clients.

"We make sure that all the bases are covered, that nothing is overlooked," says Savelson. "You can get a hospital file that's three inches thick. Unfortunately, no one has had the time to go through it from A to Z. We do. We go through the entire chart when we do a medical case summary. So there might be something half way through that has been overlooked. Treating physicians appreciate what we do, because we provide them with a medical case summary that covers the file from beginning to end, annotating all the information that might be pertinent. We don't play a supervisory role, but a supportive and collaborative role."

▶ MedExtra and Group Insurance

MedExtra's key marketing channel is through insurance companies and brokers. It works with a number of Managing General Agents. "They sell our memberships to their clients," says Savelson. "We are one of their product offerings in group healthcare plans."

Membership in MedExtra is not insurance, but a pre-paid benefit that costs a fraction of a group plan premium.

Different levels of membership offer different amounts of care management per employee per year, as well as different percentages of rebate on services that MedExtra arranges in the private sector. For example, if it arranges a test on which it receives a 25% discount, MedExtra would share anywhere between a third and half of the savings with the client. For example, a minimally invasive spine surgery that costs US\$20,000 for an individual could cost only \$12,000 or less for a

The Corporate Benefit

The value of MedExtra's service to individuals extends beyond resolution of a medical challenge. It provides significant benefit to the individual's employer.

Recently, a human resources manager working for one of MedExtra's clients called one morning to say that the day before her four-year old son had developed bruises over most of his body. The manager, terrified, had gone to a clinic, which performed a blood test and then sent parent and child home. The next day, the manager received an urgent call from the clinic and was told to take her son to emergency immediately.

"It was at this point that MedExtra became involved," recalls Evan Savelson. "We were telephoned right after the parent heard from the clinic. Our care manager discussed the case with the mother and arranged for her to send us copies of the blood test results."

MedExtra's Care Manager provided the member with a complimentary Care Management Overview – a fifteen minute conversation that reassured her. It informed her that the strong likelihood was of a benign condition. The Overview document and the complete set of blood results were faxed to a hematologist who concurred that the condition was most likely benign. This opinion was immediately relayed to the mother and later confirmed by the emergency room physicians.

"A very simple involvement on our part brought a tremendous amount of peace of mind for this individual," says Savelson, "and that is where MedExtra's corporate value lies. Had the client contacted MedExtra at the outset of the case, the HR manager could have avoided losing an entire day at the hospital. Her employer would have saved a full day of its manager's productivity with only fifteen minutes of care management from our side."

Employees of MedExtra's member companies know that they have access to this problem-solving resource. Instead of spending a few hours in a waiting room, or weeks chasing an answer to a question, they can call MedExtra, which will then quarterback the hunt for the answer, and keep them from being distracted. That translates, for companies, into protecting people, their most important assets, getting them out of sickness and back to wellness, productivity and profitability as soon as possible.

"For our corporate clients," says Savelson, "the service is applied from the CEO's office to every employee in the rank and file." □

MedExtra member.

"When companies purchase our services for their people – when they put MedExtra membership cards in the wallets and purses of their employees – they are doing so with the idea of returning people to work more quickly than they otherwise would return in the case of any distracting medical issue. Companies have an investment in their people, and MedExtra is a tool that enables the protection of that investment on a systematic basis." □

www.medextra.com