

This information is forwarded by the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL.
Source of Information: The Catholic Foundation of Northwest Florida. Due to the many references, some may not be current but have many useful reference sources. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

Suggestion: Create a separate folder of this information for ease of future reference.

For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

Our parish spirit is rising, is rising.

http://www.legacygifts.org/savvy_senior.jsp?WebID=GL2004-0129&D=200926

Second Opinions: Why Many Seniors Don't, But Should Get One

Dear Savvy Senior,

Are second medical opinions worth the trouble or risk of offending your doctor? And does Medicare cover them?
Nervous Nelly

Dear Nelly,

Yes! A second opinion is good medicine and your right as a patient. Besides, good doctors welcome second opinions and will even offer referrals to help you get one. If they don't, you probably should find another doctor. Here's what you should know.

Second Opinions

There's a mountain of evidence that shows that second opinions save lives, prevent mistakes and cut costs. Yet most older patients choose not to get them because they're either afraid of offending their doctor, don't want to hassle with it or fear their insurance won't cover it. But getting a second opinion from a different doctor may offer you a fresh perspective, new information and additional options for treating your condition so you can make a more informed decision. Or, if the second doctor agrees with the first, it can give you reassurance.

Who Pays

In most cases Medicare pays for second opinions under Part B and will even pay for a third opinion if the first two differ. Most Medicare Advantage plans also cover second opinions, but some plans will require a referral first from your primary physician. If you have private insurance, you'll need to check with your insurance provider.

When to Ask

The key times you should seek a second opinion are when:
Your doctor suggests surgery. You should always question elective procedures, especially if a less-invasive alternative is available.

You're diagnosed with a life-threatening disease such as cancer or heart disease.

You're not getting any better.

Your regular doctor can't diagnose your problem.

You're having trouble talking with your current doctor.

You're having multiple medical problems.

Where to Look

When you opt for a second opinion, you can ask your first doctor for a referral or, if that makes you uncomfortable, seek one on your own. Whatever route you choose, it's best to go with a doctor that has extensive experience in treating your condition and one that's affiliated with a different practice or hospital than your original doctor. Hospitals and practices can be set in their ways when it comes to treatments and are likely to offer similar advice. Physicians from research and teaching hospitals are smart choices, especially for rare or complicated conditions, because of their ongoing research and expertise in specific areas of medicine.

To locate and research potential doctors, the American Medical Association (www.ama-assn.org) and the American Osteopathic Association (www.osteopathic.org) offer free doctor finding services that list virtually every licensed physician in the U.S. Another good resource is Health

Grades (www.healthgrades.com) that provides detailed reports on doctors for \$13. Also see www.Vitals.com, a free service that lets you search for top-rated doctors based on their training, expertise, consumer ratings and recommendations from other doctors.

Online Advice

If you're having a hard time finding or getting to another doctor for a second opinion, consider the Internet. Yes, Web-based second opinions are now available from top medical centers that allow you to consult with medical experts regardless of where they're located. Two good ones to check out are the prestigious Cleveland Clinic (www.clevelandclinic.com; 800-223-2273) and Partners Online Specialty Consultations (www.econsults.partners.org; 888-456-5003) which is affiliated with Harvard Medical School. The cost for this online advice ranges between \$500 and \$1,000 and is usually not covered by insurance or Medicare.

Savvy Tips: Before you get a second opinion you'll need to have your doctor's office send your medical records ahead to the second doctor (you may have to pick them up and deliver them yourself), and be sure he or she knows about your original diagnosis, and the course of treatment recommended by your first doctor. If they disagree, you may want to seek that third opinion or go back to your original doctor for further consultation. A helpful resource that can help you weigh your options is the Ottawa Personal Decision Guide (<http://decisionaid.ohri.ca>) which provides a worksheet for people facing tough health decisions.