



WHITEPAPER

Why **VIRTUAL**
SECOND OPINIONS
Should Be Part of
Your Benefits Strategy

Why Virtual Second Opinions Should Be Part of Your Benefits Strategy

One out of 10 patients with cancer, an infection, or a major vascular event, such as a heart attack or stroke, [is misdiagnosed](#) each year. These conditions—commonly called the “Big Three”—account for 75% of serious harm resulting from diagnostic error. In 85% of these instances, mistakes in clinical judgment are to blame.

In spite of the advancements made in medicine, misdiagnoses continue to take a major toll. **Most Americans will be misdiagnosed at least once**, according to [research by the Institute of Medicine](#), whose landmark report, *To Err Is Human*, projected that medical mistakes lead to 440,000 deaths per year.

The chances of being misdiagnosed are especially high for people with complex medical conditions: [20% of people with serious illnesses are misdiagnosed](#). It's one reason why interest in second opinions for complex diagnoses is growing—and why health plans and employers should consider virtual second opinions an integral part of their benefits strategy.

The Cost of Errors in Clinical Judgment

Two out of three Virtual Second Opinions result in a recommended diagnosis or treatment plan change, making a dramatic impact on cost and care quality for plans and patients.

VIRTUAL SECOND OPINIONS RESULT IN:

- 1. \$8,705 AVERAGE SAVINGS PER PATIENT**, with over \$100,000 saved per high-cost patient
- 2. 62% LOWER RATE OF RECOMMENDED HOSPITALIZATION** compared to initial care plans
- 3. 85% LOWER RATE OF RECOMMENDED SURGERY** compared to initial care plans

Miha S. Lucas, MD, Katherine Hardy, PA, and Joseph E. Lucas, PhD (2023). Primary Impact of Virtual Second Opinions. n=300.

Why Second Opinions for Complex Diagnoses Matter

The depth of misdiagnoses in healthcare is significant—and it comes with a substantial cost, both human and financial. One [study](#) found that among patients seeking second opinions, just 12% were diagnosed correctly by their primary care providers, 20% were misdiagnosed, and 66% required some change to their diagnosis. At The Clinic by Cleveland Clinic, our experience shows:

- 67% of second opinions provided for life-altering diagnoses, like cancer, **result in a recommended change** of diagnosis or treatment plan.
- In cases where the primary treatment plan included surgery, **VSOs recommended an alternate treatment to surgery 85% of the time**.

These are just some of the reasons why the market for second opinions in healthcare is soaring, projected to reach nearly [\\$11 billion by 2027](#). Yet for most employers and health plans, second opinions are still a largely untapped opportunity.

“Most health plans and employers do not have a ready mechanism for members who wish to transfer care to a different specialist,” says Peter Rasmussen, MD, Chief Clinical Officer, The Clinic by Cleveland Clinic, and Professor of Neurosurgery, Department of Neurosurgery, Cleveland Clinic and Cleveland Clinic Lerner College of Medicine, Case Western Reserve University. “This puts the onus on members to find an expert in their condition and make the appointment themselves. It also puts responsibility on members to

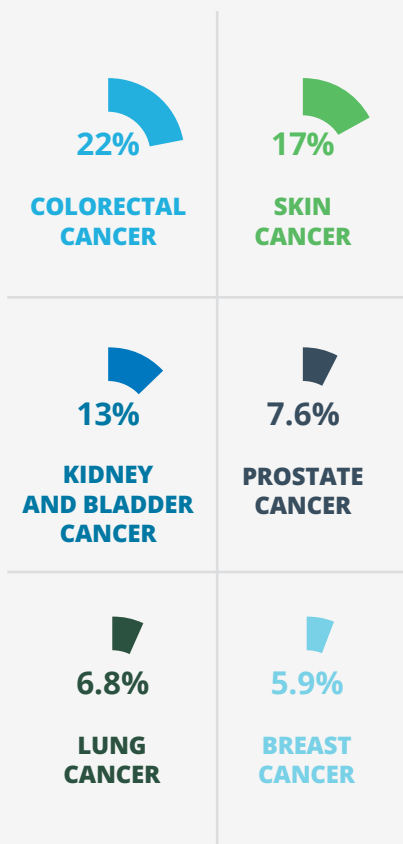
“Our experience shows 2 in 3 second opinions recommend a change in the patient’s diagnosis or treatment plan.”

– **Peter Rasmussen, MD**
Chief Clinical Officer, Chief Clinical Officer, The Clinic by Cleveland Clinic, and Professor of Neurosurgery, Department of Neurosurgery, Cleveland Clinic and Cleveland Clinic Lerner College of Medicine, Case Western Reserve University

An estimated 795,000 Americans die or are permanently disabled by diagnostic error each year.

Source: Newman-Toker DE, Nassery N, Schaffer AC, et al. Burden of serious harms from diagnostic error in the USA. *BMJ Quality & Safety* 2024;33:109-120.

Top Cancer Diagnoses Missed in Primary Care Settings



Source: Fernholm, R., et al., "Diagnostic errors reported in primary healthcare and emergency departments: A retrospective and descriptive cohort study of 4830 reported cases of preventable harm in Sweden," *European Journal of General Practice*, 2019.

transfer their medical records from one expert to another. When time is of the essence, members begin to fear they aren't equipped to navigate this process on their own."

Pairing members who have complex medical conditions with coordinated support for medical review reduces the risk that they will be exposed to unnecessary treatment. It also protects them from higher-than-necessary healthcare expenses while providing peace of mind that they are on the right path for care. For employers and health plans, the right diagnosis equates to better outcomes, reduced benefits costs, and, for employers, the potential to negotiate lower rates.

There are multiple factors that contribute to the current rate of missed or incorrect diagnoses, especially for common conditions such as cancers, infections, and heart conditions. Sometimes, failures in clinical judgment result from lack of experience. High patient volumes and the need to be judicious in using high-cost clinical resources also can lead to missed opportunities to [make a correct or timely diagnosis](#).

There's also the fact that diagnosis is complex. For physicians who don't specialize in multifaceted conditions such as cancer, neurological conditions, sepsis, or stroke, uncovering the cause for a patient's symptoms can be extraordinarily challenging. As one physician [described it to The Washington Post](#), "Diagnosis is extremely hard. There are 10,000 diseases and only 200 to 300 symptoms."

5 Clinical Processes Where Diagnostic Errors Can Occur

- 1**
The patient-provider encounter
- 2**
Performance & interpretation of diagnostic tests
- 3**
Follow-up & tracking of diagnostic information
(including abnormal tests) over time
- 4**
Subspecialty & referral-related communication/coordination
- 5**
Patient behaviors, adherence & engagement

Source: Singh, H., et al., "The Global Burden of Diagnostic Errors in Primary Care," *The BMJ*, May 2018, 2017.

"There are so many instances where quality of care and member outcomes can be improved by bringing the right expert to bear, ensuring that the member received the proper diagnosis and a treatment plan based on the best evidence and experience available," Rasmussen says.

The impact of missed diagnoses is just beginning to be understood. One analysis of missed, delayed, or incorrect diagnoses in primary care showed that the [most common errors occurred](#) with cancer and heart disease patients. (See the exhibit on the left.) Meanwhile, recent research suggests misdiagnoses for certain conditions, like stroke and aortic aneurysms, [might be rising](#).

Delivering Access to Second Opinions—Virtually

Members who receive a life-altering diagnosis such as cancer want the assurance that they are making the right decisions for their health. A virtual approach to second opinions closes gaps in medical expertise, connecting members with high-demand specialists from anywhere in the world. It's a model that strengthens value while providing an optimal member experience. How can employers and health plans develop a virtual second opinion program that most effectively meets members' needs? Four key elements should be incorporated.

NO. 1

Deep access to wide medical expertise.

A well-designed virtual second opinion offering will match members with medical experts who are highly experienced in their specific condition, not just specialists who happen to focus broadly on a given disease state. It will also have a regular mechanism for incorporating multidisciplinary case analysis and give members' physicians the option to call for peer support consults with leaders in specific conditions at issue.

Our Value Proposition:

At The Clinic by Cleveland Clinic, members and physicians consult with medical experts from the world-renowned Cleveland Clinic, drawing on the clinical expertise of 3,500 specialists in more than 550 advanced subspecialties. We incorporate an extensive range of multidisciplinary panels to ensure that no stone is left unturned.

NO. 2

Speed of access.

COVID-19 fundamentally changed the way members receive care. It also elevated their perception of what constitutes an excellent virtual care experience. For virtual second opinion offerings to be considered best in class, access should be simple, efficient, and effortless. Members should be able to initiate cases instantly, and workflows should promote speed to insight for members and providers.

Our Value Proposition:

At The Clinic by Cleveland Clinic, members who seek virtual second opinions can typically receive a virtual intake visit within one business day and a detailed report from their encounter with a Cleveland Clinic expert in less than two weeks.

We're making 100 years of deep clinical experience across a broad number of advanced subspecialties available to patients around the world by leveraging digital technology. That's what differentiates our virtual second opinion program from our competitors. It's also what excites health plans and employers.

– Frank McGillin
CEO, The Clinic by Cleveland Clinic

Regardless of how secure you feel in your local physician's diagnosis and treatment plan, if you are facing a life-threatening or complex disease or surgical procedure, it's worth getting a second opinion from a medical expert who specializes in your condition. You simply don't know what you don't know.

– William H. Morris, MD, MBA
Executive Medical Director, Cleveland Clinic Innovations and Ventures

NO. 3

Seamless care management.

Best-in-class virtual care offerings empower members to easily consult with experts without barriers, travel costs, red tape, and other complexities. Members gain a human touch whenever needed, including confidential, one-on-one conversations with clinicians.

Our Value Proposition:

At The Clinic by Cleveland Clinic, our virtual second opinion program can be easily integrated with health plan infrastructures and employer benefits packages. Every person who contacts The Clinic receives the highest level of personal attention and access to Cleveland Clinic's expert physicians and clinical team.

When the second opinion process is disjointed, patients can be left floundering, uncertain of how to proceed. The best programs provide a seamless transition that leaves patients feeling confident in their experience and their medical team.

– Peter Rasmussen, MD

NO. 4

A focus on healthier populations.

Visionary virtual second opinion programs partner with health plans and employers to build workforces that are healthier and more engaged, productive, and present. They guide patients toward better care outcomes while reducing their stress and anxiety.

Our Value Proposition:

We work as a strategic partner with health plans and employers to identify and reduce a population's highest healthcare costs. Our expertise helps members move forward with greater confidence, knowing they have the right diagnosis and treatment plan to manage their condition effectively.

At The Clinic by Cleveland Clinic, we not only have the most advanced subspecialists to get into the really fine details of specific diseases, such as cancer, but we also provide multidisciplinary case review—looking at cases from every possible angle. When you get a second opinion from us, you know you're getting the best advice.

– Frank McGillin



Groundbreaking Digital Solutions. Expert Care that Improves Health and Reduces Cost.

Each year, millions of Americans receive a life-changing healthcare diagnosis and face new, difficult or complex decisions about medical treatment. The Clinic by Cleveland Clinic was founded for these life-changing moments.

As a leading provider of virtual second opinions, The Clinic believes that patients should never have to settle for anything less than a clear and confident path forward. A transformative joint venture between Cleveland Clinic and Amwell, The Clinic uses Amwell's leading connectivity technologies to enable patients to access Cleveland Clinic's deep and comprehensive medical expertise, including over 3,500 physicians in more than 550 advanced subspecialties. The Clinic offers fully secure video consultations, digital record collection and concierge-level service to patients, health plans and more.

For more information about The Clinic, visit www.clinicbyclevelandclinic.com

