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# Insurance Technology - Getting Second Opinions via Online Interactions Helps Cut Insurance Premiums



By [Peter Bernstein](#) , [Senior Editor](#)

Anyone who has been watching the debate over health insurance in the U.S. for the last several decades is painfully aware of two important trends. The first is the need to “bend the curve” on healthcare costs (including insurance) which sees such costs eating up more and more GDP and discretionary income as yearly expense increases consistently outpace inflation. The second is the closely related desirability of concentrating on “wellness” and “prevention” as a key component of keeping costs down.

With that said, USARAD Holdings Inc., a leading US Joint Commission Accredited teleradiology and telemedicine solutions provider, is now offering a Complimentary Corporate Membership Plan through [SecondOpinions.com](#). It is literally and figuratively billed as a, “Unique wellness program that can lower insurance premiums for businesses, increase employee productivity and improve the overall quality of healthcare.”



<http://www.youtube.com/watch?v=p8cQfc6J9fo>

Offered by SecondOpinions.com via a 2-year corporate membership plan, the program provides a series of valuable member benefits. These include:

- Employees receive free radiology second opinions on all new studies
- Free cloud storage of imaging examinations for employees and their families
- Free 24/7 support
- 25 percent off any old examinations as well as any specialty medic consultations via phone or video chat
- Members’ friends and family also qualify for a 25 percent

Additional benefits include complimentary 24/7 access to an award winning medical library, a monthly newsletter with health tips and a free mobile app Risk of Disease Calculator (available in January 2014).

The company cites recent studies as to why their capabilities are getting traction in the marketplace. The big one is that that corporate wellness programs can lower employer premiums by as much as \$2,000 a year per employee, and that as a result more than three

quarters of companies in the U.S. offer at least one wellness program. The facts speak to the impact of such programs. They do significantly lower insurance premium costs.

### **How SecondOpinions.com works**

What SecondOpinions.com has done is made obtaining information easy. Patients upload their radiology images (MRI, CT etc) to a HIPAA regulated, secure, confidential platform. This means they can review a report in the privacy from anywhere in near real-time. The service also features doctors, in virtually every medical specialty, who are in essence “on-call” to provide consultations via phone or video chat, i.e., to provide a second option.

In terms of having such easy access to a second opinion, again the benefits cited are significant. Getting a second opinion decreases medical errors, saves lives, and keeps healthcare costs down by preventing unnecessary surgeries and procedures. As importantly, for anyone who in a world of increasing healthcare self-advocacy, having more information from another qualified source who is ready, willing and able to answer questions, is very important—to make more informed decisions and obtain much needed peace of mind..

A last important benefit is that quality assurance techniques such as second opinions are also encouraged under *The Patient Protection and the Affordable Care Act*, also known as Obamacare. Please also note if your company is interested that to be eligible for the 2-year complimentary program you must sign up by December 31, 2014.

Edited by [Cassandra Tucker](#)