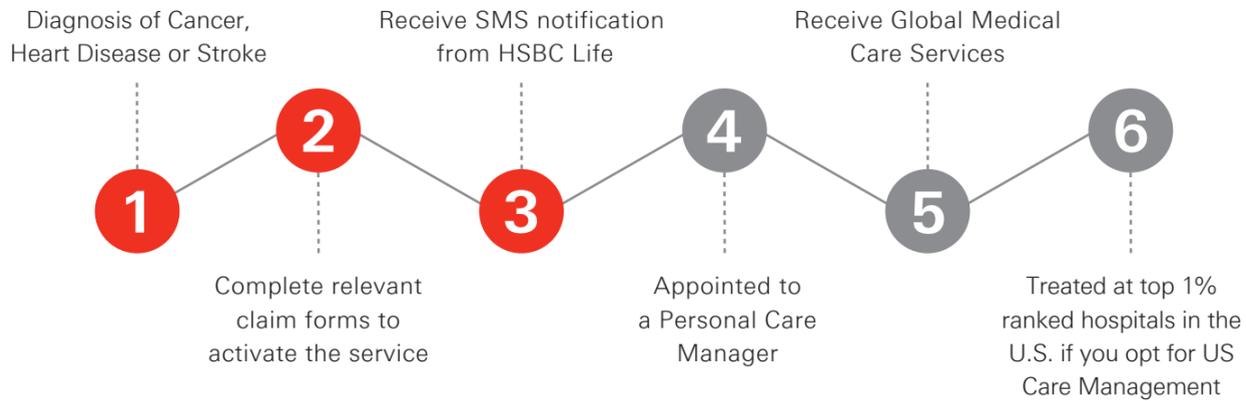


## Simple path to the best possible outcome



## Case study: US Care Management



### Real case study of Cancer patient Mr Stephen Choi from Hong Kong

- Stephen, aged 45, was diagnosed with Bladder Cancer.
- After consulting with local doctors, he couldn't decide on the best treatment course for him.
- Undecided, Stephen approached Preferred Global Health (PGH) for further consultation.

### Careful steps taken by PGH's Global Medical Care Services

A **Personal Care Manager** (Mandy) was assigned to Stephen to follow up on coordinating his medical records and to mobilise a top U.S. specialist to produce the **Diagnosis Verification Treatment Plan Report** that confirmed the diagnosis and prepared a treatment plan.

Mandy then helped to arrange **Doctor-to-Doctor dialogue** between Stephen's local doctor and the top U.S. specialist to discuss Stephen's case.

Stephen decided to be treated in the U.S. PGH recommended a **Chief Urologic Surgeon from a Harvard Medical School affiliated hospital**, the Dana Farber Cancer Institute. The Chief Surgeon is also a professor at Harvard Medical School. Mandy helped arrange admission to the hospital and medical appointments, and guided Stephen and his wife during the medical journey and recovery in the U.S. until the doctor said it was safe to travel home.

Stephen recovered fully and was delighted to have received the best treatment possible.

— **Our only focus is your recovery** —

## Disclaimer

Global Medical Care Services (the "Services") are provided by a leading global patient care organisation, Preferred Global Health ("PGH") to the life insured (hereinafter called "the patient") of HSBC Health Goal Insurance Plan policy. The Services consist of Personal Care Manager, Diagnosis Verification and Treatment Plan, Doctor-to-Doctor Dialogue and US Care Management services. US Care Management service is only applicable to HSBC Health Goal Insurance Plan policy with Notional Amount of USD2 million or more. The Services provided by PGH or through their service providers are used as a resource for consultative medical advice and treatment recommendations for the patient who seek further opinions/suggestions on his/her medical conditions. The Services are value-added services provided by PGH while the HSBC Health Goal Insurance Plan policy is effective. It is your/the patient's responsibility to pay for all the treatment and medical costs and the related costs/expenses incurred by you/the patient, whether directly or indirectly in relation to the receiving of the Services. For details of the Services, please refer to PGH's official website [www.pghworld.com](http://www.pghworld.com).

**You are subject to the relevant terms and conditions as determined by PGH for the use of their services. HSBC Life (International) Limited is not responsible for the quality of the medical advice/treatment recommendations and have no control over the scope of services provided by PGH to the patient and we are not liable for any costs, losses or damages suffered by the patient or you for the use of such Services. We have the absolute discretion to revise and change the terms and conditions for the offering of the Services under the HSBC Health Goal Insurance Plan policy at any time without giving you prior notice.**

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# Global Medical Care Services

Personalised care and privileged consultation services from leading Harvard-level specialists and hospitals in the U.S.

## If the worst happens

Cancer, Heart Disease and Stroke are the major life-threatening diseases in Hong Kong. Lives change suddenly and profoundly if these Critical Illnesses strike.



How would you cope with the maze of questions, obstacles and doubts that lie ahead?



"Is my diagnosis correct?"

"Am I receiving the best possible advice?"

"Who is the most suitable specialist to treat my condition?"

"What is the best treatment? And when is it available for me?"

## And sometimes things don't go as planned

There were more than **1.5 million preventable medical errors** identified worldwide in 2018<sup>^</sup> resulting in avoidable hardships to patients' lives and a huge cost burden to society. According to a report published by the Organisation for Economic Co-operation and Development, diagnostic error and adverse drug events are the most costly\*.



Do you know?

### In the United States:

Misdiagnosis or delayed diagnosis rooted in primary and ambulatory settings accounted for nearly 70% of all claims in the U.S. Over 25 years, the total amount of diagnostic error related payments was equivalent to **USD38.8 billion.**

### In the United Kingdom:

80% of all adverse drug events ("ADEs") led to a hospital admission, which accounted for 4% of the hospital bed capacity in 2008. The projected annual costs of these admissions to the National Health Service amounted to **€706 million.**

### In Germany:

Health care costs related to ADEs totalled **€816 million**, meaning costs per case were €381 according to a Cost-of-illness model study. Almost 60% was due to hospitalisations, 11% to emergency department visits and the remaining 21% to expenditure made on long-term care.

<sup>^</sup> A research article published on 7 April 2018 in the Health Affairs journal (Vol. 30, No. 4: Still Crossing the Quality Chasm) (<https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2011.0084>)

\* The economics of patient safety in primary and ambulatory care: Flying blind, OECD Health Working Papers No. 106 published by the Organisation for Economic Co-operation and Development (Nov 2017) (<https://pdfs.semanticscholar.org/f2f4/d1808dc68fe74d2c65bec81a3027a171af14.pdf>)

## We are here to help

We understand that confronting a serious medical condition is an important battle in your life. It is imperative that you should receive professional advice to make the best medical decision in a timely manner. As a life insured of HSBC Health Goal Insurance Plan (“HGIP life insured”), we would be supporting you all the way should you be diagnosed by a Registered Medical Practitioner with Cancer, Heart Disease or Stroke.

Through the privileged **Global Medical Care Services (“the Services”)**, you will be connected with world-class hospitals and **Harvard-level specialists in Cancer, Heart Disease and Stroke** who advocate your interests via Preferred Global Health (“PGH”).

### Diagnosis Verification and Treatment Plan



Ensure your medical case will be reviewed in-depth including both an expert opinion and a treatment plan advised by multiple Harvard-level specialists in the U.S.

### Doctor-to-Doctor Dialogue



Partnering your local doctor with the U.S. specialists via secure video conferencing to discuss and develop an optimal treatment plan for you.

### US Care Management

(Applicable to eligible HGIP life insured only)



Arrange all the medical appointments on your behalf with personalised concierge service support for you and your companion(s) in the U.S.

### Why do Global Medical Care Services matter to you?

**They supplement local medical advice with a global lens** by having a comprehensive analysis of your medical case via their distinctive connection with world-class hospitals and medical network.

**They protect your rights as a patient** with high involvement of Harvard-level specialists and your Personal Care Manager to aid your understanding of your diagnosis and decision making.

**They offer choices for a possible better outcome** which enables you to be treated either locally or in the U.S. based on the treatment plan as advised by the specialist.



Your **Personal Care Manager** is committed to ensuring that you will receive the best possible treatment, advice and care from the medical specialists involved. Your Personal Care Manager, a medical professional, will also arrange your concierge services such as your travel, accommodation, hospital admission/discharge, billing review and after-care support if you opt to be treated in the U.S.

**Note: All the related costs/expenses to be incurred by you/the HGIP life insured, whether directly or indirectly in relation to the receiving of the above Global Medical Care Services, shall be entirely paid by you/the HGIP life insured.**

## PGH uniqueness



Preferred Global Health is a leading global patient organisation based in Boston, Massachusetts, USA, with more than **20 years’ experience** in patient advocacy and supporting the path to recovery. PGH offers you medical expertise from leading **Harvard-level specialists at top 1% ranked hospitals in the U.S. with proven track records** of providing the best possible outcome for patients after a diagnosis of Cancer or Critical Illnesses.

Patients diagnosed with serious medical conditions are likely to be overwhelmed by all sorts of information and treatment suggestions. With Global Medical Care Services, you are not alone as you will be given ongoing guidance to get through the emotional turmoil. The Services also bring you additional value through every key milestone of your treatment journey.



## Contact us

HSBC Life Service Hotline  
(852) 2583 8000

HSBC Life’s website  
[www.hsbc.com.hk/insurance](http://www.hsbc.com.hk/insurance)