

## Seeking a Second Medical Opinion: Answers to 5 Tough Questions

Sometime in their life almost everyone faces a serious medical situation for themselves or a family member. When faced with a diagnosis that could have serious implications it is natural to feel fearful and maybe confused. Medicine is not an exact science. Tests can be uncertain and there can be alternative treatments for the same condition. A second medical opinion can help you make informed decisions and may even save a life.

### When should you seek a second opinion?

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In an interview with WebMD, Jerome Groopman, MD, author of *Second Opinions: Stories of Intuition and Choice in the Changing World of Medicine* says you should get a second opinion

- "Any time you have a very serious or life-threatening disease:
- Where the treatment is very risky or toxic.
- Where the diagnosis is not clear, the treatment is experimental, or there is no established consensus or Food and Drug Administration-approved treatment.
- If you're considering participating in a trial for a new drug.
- If you're considering some new experimental approach or a procedure that involves using experimental instruments or devices."

Even for non-serious conditions you should consult another physician:

- If something is clearly affecting your health and well-being, but your doctor can't pinpoint a cause, or
- If you believe your doctor is not taking your symptoms seriously.

### How do I make it happen?

You do not need your doctor's permission to get a second opinion, but asking them for a referral for a second opinion is often the best path forward. By enlisting your doctor's participation, it can make it easier to transfer medical records and test results. If you prefer to find a new doctor and start with a blank



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slate you can try connecting with others who have had the same diagnosis. Support groups for your specific condition can also be a good source of referrals for specialists.

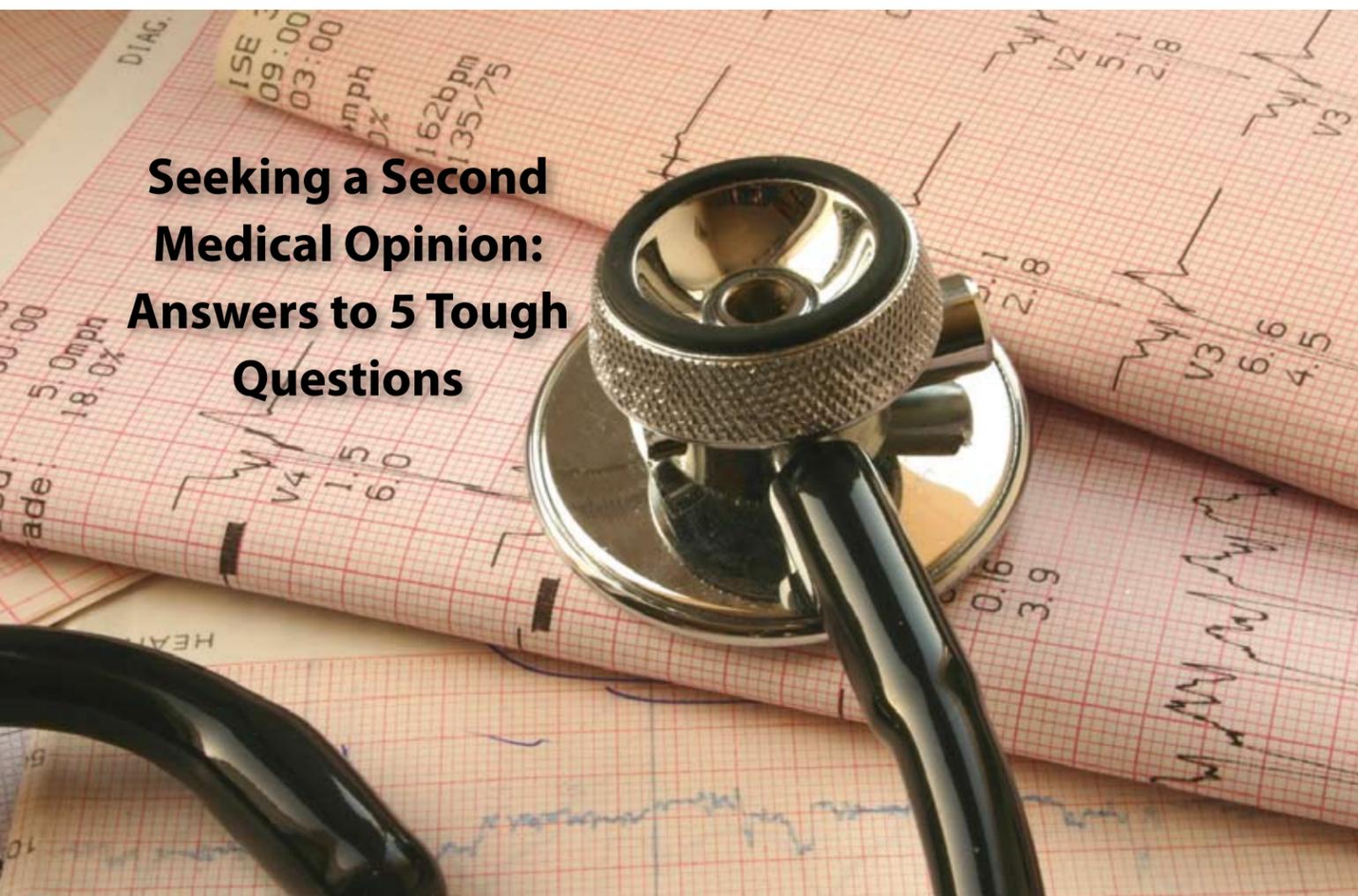
### Will this affect my relationship with my doctor?

This should not be an issue. Second opinions are a common and routine part of medicine. Most doctors welcome another set of eyes to look at a problem. If it feels awkward to ask, the Center for Advancing Health suggests saying something like this: "You know, this is a big decision for me, and I would like to talk with another expert or two so that I feel completely confident in our treatment plan."

### Who pays for a second opinion?

Nearly all insurance providers including Medicare will pay for a second opinion, but you should do your homework and confirm this with your provider first.

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(Second Opinion...continued from page 1.)

Also your insurance company may have specific procedures they want you to follow in getting your second opinion. For example: they may require prior authorization and/or the use of a plan-approved provider.

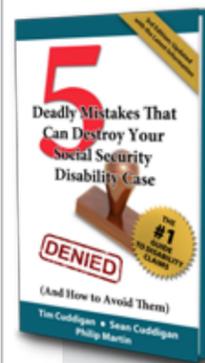
**What do I do if the outcome is two medical opinions that are significantly different?**

"If the second doctor agrees with the first, you can feel more confident this is the best treatment plan for you," advises the American Cancer Society. "[However] if the second opinion is different from the first, these are some things you can do next:

- Make an appointment with your first doctor to talk about the second opinion.
- Ask both doctors to explain how they arrived at their treatment plan.
- Ask them how they interpreted your test results.
- Ask what they have recommended to other patients in your same situation.
- Ask if it is possible for the two doctors to review your case together."

If after these steps you have more questions than answers, then seek a third or even a fourth opinion. As reported by AARP.com, R. Ruth Linden, president of Tree of Life Health Advocates in San Francisco notes that "patients often have better outcomes when they go into

treatment with confidence rather than half-heartedly or with worry."



**Social Security Proposes a New Stealth Approach to Booting People Off Disability**

A new, under-the-radar, proposal from the Social Security Administration (SSA) threatens to strip away the benefits of hundreds of thousands of disabled Americans. If this proposal is adopted, over the next decade \$2.6 billion will be cut from the Social Security Disability programs. How the SSA proposes to achieve these cuts is by increasing the frequency of Continuing Disability Reviews (CDRs)—which monitor a recipient's continued eligibility for disability benefits—for millions of SSDI and SSI recipients by adding another classification to the qualification list.



A Continuing Disability Review is a periodic medical evaluation of a person receiving disability benefits. These evaluations are required by law to determine if a beneficiary still meets the SSA's disability standards. At present the SSA uses these three classifications:

**Medical Improvement is Expected (MIE)** Your review is likely to come at about eighteen months after you start receiving benefits. If you are unable to return to work due to your disability, your Social Security Disability payments will continue and you will receive another review in another six to eighteen months.

**Medical Improvement Possible (MIP)** Your case will be reviewed after about three years. If your condition has not improved at the time of your review, then you will continue to receive Social Security disability payments and you will be up for review again in about another three years.

**Medical Improvement Not Expected (MINE)** If your case is labeled as MINE that means that the SSA does not think your condition will ever improve. However, you will still

be subject to a review every seven years.

Now the SSA is proposing to add a fourth category: "**Medical Improvement Likely.**" Those in this new classification would be subject to a CDR every two years.

The SSA has not released data to show how many disability recipients could be affected by this new proposal, but advocates for the disabled say that, if adopted, this new regulation could affect an estimated 4.4 million recipients—many of whom are categorized by Social Security as Step 5 beneficiaries, people between the ages of 50 to 65 with poor health and no income

If, after a CDR, Social Security believes an individual's medical condition has improved and they no longer meet the SSA's rigorous criteria for disability, their benefits will be terminated.

**"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.**

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com)



**Comfort Food**  
From the kitchen of Janet Cuddigan

**Valentine's Day Strawberry-Blueberry Trifle**

Impress your valentine with this delicious and easy-to-make (20 minutes or less) dessert.



- 4 cups sliced fresh strawberries
- 2 tablespoons white sugar
- 3 cups cold milk
- 2 (3.4 ounce) packages instant vanilla pudding mix
- 1 prepared angel food cake
- 2/3 cup strawberry jam
- 3 cups frozen whipped topping (such as Cool Whip®), thawed
- 1/2 cup blueberries

Toss strawberries and sugar together in a bowl; refrigerate for 30 minutes. Beat milk and pudding mix together in a bowl with a whisk for about 2 minutes; fold whipped topping into the pudding mixture. Slice angel food cake horizontally into 3 layers. Spread strawberry jam onto cut side of 1 layer putting it together with one of the remaining layers; cut into 2 inch pieces. Spread jam onto the remaining layer and also cut into 2-inch pieces; sandwich pieces together. Layer about half the cake pieces into the bottom of a trifle bowl; top with a layer of about half the strawberries. Spread a layer of the pudding mixture atop the strawberries. Repeat layering. Top with blueberries. Cover bowl with plastic wrap and refrigerate for 4 hours.

Adapted from allrecipes.com



**Sudoku (Medium)**

For the puzzle solution go to [cuddiganlaw.com/library/newsletter](http://cuddiganlaw.com/library/newsletter)  
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**We're in your corner.**

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.



Sean & Tim Cuddigan

Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.



**Are you a disabled veteran?**

**Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com) for your FREE copy of our book *The Essential Guide to VA Disability Claims*.**

