



## Information for application for a second opinion

Information for insured individuals, specialists and general practitioners. Including a statement of agreement. You would like a medical referral for a second opinion by an independent medical specialist. You can review this document to see if you are eligible for this. The document also shows what is expected of you as an insured individual, and what you may expect from Zorg en Jeugd Caribisch Nederland (ZJCN).

### To obtain approval for a second opinion, one of the following conditions must be met:

- A** The case concerns a life-threatening condition, or
- B** There is doubt regarding the urgency of the treatment, or
- C** An operation with irreversible consequences is planned, or
- D** In case of reasonable doubt concerning the treatment method.

### Important information for when you comply with one of the above mentioned conditions:

- 1** The approval is for a one-time, single consultation about a stated diagnosis or proposed treatment;
- 2** The consultation is with an independent medical specialist who works in the same specialism or medical field as the first specialist who was consulted;
- 3** In principle, a second opinion is obtained in the region, meaning, in Aruba, Curaçao, Bonaire, St. Martin;
- 4** A second opinion is nothing more than an opinion of a specialist in the same medical field. Tests will not be repeated. The insured individual must bring along the complete medical file containing the results of all the tests already performed by the first specialist;
- 5** After obtaining a second opinion, the insured individual will return to the original specialist for treatment, the treatment will not be transferred.

(Additional information on the above conditions can be found on the reverse page of this document).

### How is a second opinion obtained?

- The referring specialist applies at the ZJCN for a second opinion. The application includes a motivation for the second opinion and a description of its purpose. All the above-mentioned conditions are observed by the referrer.
- ZJCN assesses whether the insured individual qualifies for reimbursement of a second opinion according to the BES Healthcare Insurance Claims Regulation.
- Appointments may only be arranged after you have obtained approval from ZJCN to be referred abroad for a second opinion.
- The insured individual will be referred abroad and attended by the consulted specialist. Explicitly, the treatment will not be transferred automatically to the consulted specialist.
- The consulted specialist will issue an advice, this is an opinion.
- The insured individual will return to the original specialist with the received advice, and discuss the options provided.

I, the insured individual, have read this information carefully and I understand the conditions with regard to a second opinion. I agree with the above stated:

Place

\_\_\_\_\_

Signature

\_\_\_\_\_

Date (mm/dd/yyyy)

\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|

Name

\_\_\_\_\_

# Information for application for a second opinion

**The following conditions apply for obtaining approval for a second opinion.  
Explanation of each condition:**

**A The case concerns a life-threatening condition.**

You have the right to a second opinion if your condition is life-threatening. For example, cancer, terminal phase of serious chronic illnesses (heart failure, pulmonary emphysema), serious auto-immune diseases.

**B There is doubt regarding the urgency of the treatment.**

You have the right to a second opinion when there is doubt regarding the urgency of a treatment. The specialist wants to initiate a treatment, but you are not convinced, in which case you may request the opinion of another specialist in the same medical field.

**C An operation with irreversible consequences is planned.**

You have the right to a second opinion when an operation with irreversible consequences has to take place. For example, the amputation of a foot, the removal of your uterus, the placement of a shunt.

**D In case of reasonable doubt concerning the treatment method.**

If you meet one of the abovementioned conditions A, B, or C. and there is reasonable doubt concerning the treatment or diagnosis, then you have the right to a second opinion.

**Explanation important information:**

**1 One-time, single consultation about a stated diagnosis or proposed treatment.**

A second opinion is a single consult over a stated diagnosis or proposed treatment. After this single consultation, you, the insured individual, will return to the first specialist to discuss this opinion.

**2 The consultation is with an independent medical specialist who works in the same specialism or medical field as the first specialist who was consulted.**

A second opinion is performed by an independent medical specialist, which means, a specialist who does not work at the same hospital or clinic as the first specialist. The independent medical specialist does work in the same specialism or medical field as the healthcare provider who was consulted first. For example, a second opinion on cardiac disease will be provided by another cardiologist, and not by a lung doctor.

**3 In principle, a second opinion is obtained in the region, meaning, in Aruba, Curaçao, Bonaire, St. Martin.**

Obtaining a second opinion takes place in the region, in principle. This means, in Aruba, Curaçao, Bonaire or St. Martin. If you wish to receive a second opinion elsewhere, like in the Netherlands or Colombia, this is possible based on Article 10, paragraph 4 of the Decree. Your referring specialist must mention explicitly in the application that it concerns a second opinion on the basis of Article 10, paragraph 4. The conditions that apply to Article 10, paragraph 4 must also be met before an approval can be given. Please see the conditions and statement of approval for Article 10, paragraph 4.

**4 A second opinion is nothing more than an opinion of a specialist in the same medical field. Tests will not be repeated. The insured individual must bring along the complete medical file containing the results of all the tests already performed by the first specialist.**

In the case of a second opinion, tests that have been conducted will not be done again. For example, laboratory analysis, scoping, CT-scans or MRI scans will not be repeated. When the doctor who is giving the second opinion finds that there is indication for additional testing, he must state this in his advice and not have the tests performed independently as part of the second opinion. If such tests are performed independently, the related expenses will not be reimbursed by ZJCN as part of this second opinion.

**5 After obtaining a second opinion, the insured individual will return to the original specialist for treatment, the treatment will not be transferred.**

After obtaining a second opinion, the insured individual will return to the original specialist with an opinion of the second specialist. The treatment will not be transferred. The opinion of the second specialist will be discussed with the first specialist, in order to jointly reach a final conclusion.

If you have questions, you can email: [info@zorgverzekeringskantoor.nl](mailto:info@zorgverzekeringskantoor.nl)