

CASE STUDY

Safeguarding Member Health and Wellbeing



Protecting a Member from Rogue Medical Practices in Malaysia

► Background

Amanda, a 42-year-old expatriate living in Malaysia, was diagnosed with breast cancer. She sought pre-authorization from Regency Assurance for a surgical procedure recommended by her doctor. The proposed surgery involved a mastectomy, an invasive and emotionally challenging procedure for any woman.

► Expert Medical Review

Upon receiving the request for pre-authorization, Regency's oncology experts reviewed the case. Upon closer examination, they noticed that the recommended surgery did not align with the diagnosis or the staging of Amanda's breast cancer. Recognizing the need for further investigation, the Global Assistance Centre (GAC) medical team contacted Amanda to discuss the situation in greater detail.

► Personalised Support

In a compassionate conversation with Amanda, Regency's medical experts reviewed the diagnosis, the doctor's recommendations, and the medical reports provided to her. Their goal was not only to clarify the request but also to offer reassurance and emotional support during this difficult time. Amanda expressed her concerns, and the GAC team worked to explain the potential discrepancies in the recommended treatment.

► Identification of Rogue Practices

Through this in-depth discussion, it became clear that the medical facility Amanda had consulted was over-prescribing treatment and recommending unnecessary surgical procedures. Despite the early-stage diagnosis of her cancer, the facility had recommended a double mastectomy, a drastic and life-altering procedure that was not medically necessary. The implication was that the facility may have been acting in its own financial interests, prioritizing profit over Amanda's well-being.

► Second Opinion

With the support and guidance of the Regency Global Assistance Centre, Amanda chose to seek a second opinion from a different medical facility. The GAC facilitated this process, ensuring Amanda had access to expert advice and care at every step. The second opinion revealed a less invasive course of treatment, allowing Amanda to avoid the trauma of unnecessary surgery.

► Successful Treatment & Recovery

Amanda proceeded with the alternative treatment plan, which did not require the removal of her breasts. Thanks to the timely intervention and expert guidance provided by the GAC, Amanda was able to undergo treatment that was appropriate for her condition. She is now cancer-free and did not need to undergo the life-changing surgery initially recommended.

REGENCY ASSURANCE OVERVIEW

Regency Assurance is an internationally regulated insurance provider, specializing in expatriate insurance products through its brands Regency for Expats and Regency Employee Benefits. A key element of Regency's exceptional service is the Regency Global Assistance Centre (GAC), which operates 24/7, offering critical support to members around the world. The GAC facilitates quick and efficient claims processing through its Fast Track Claims Service and Guarantee of Payment (GOP) Service, ensuring that members receive the best possible care without delay in times of emergency.