

Swiss Re



The Patient's 10 minute Confessional

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CMO Swiss Re





Key areas

- What the patient says versus what they mean
- Reasons for disclosure and non-disclosure
- GP attitudes to Insurers
- Documentation and its pitfalls in the record
- What the GP documents and what we ignore



Background influences

Garrulous historian

Heart sink patient

Frequent attender

“Patient with the List” DENS

**Documentation and
attention to detail**



Patient disclosure

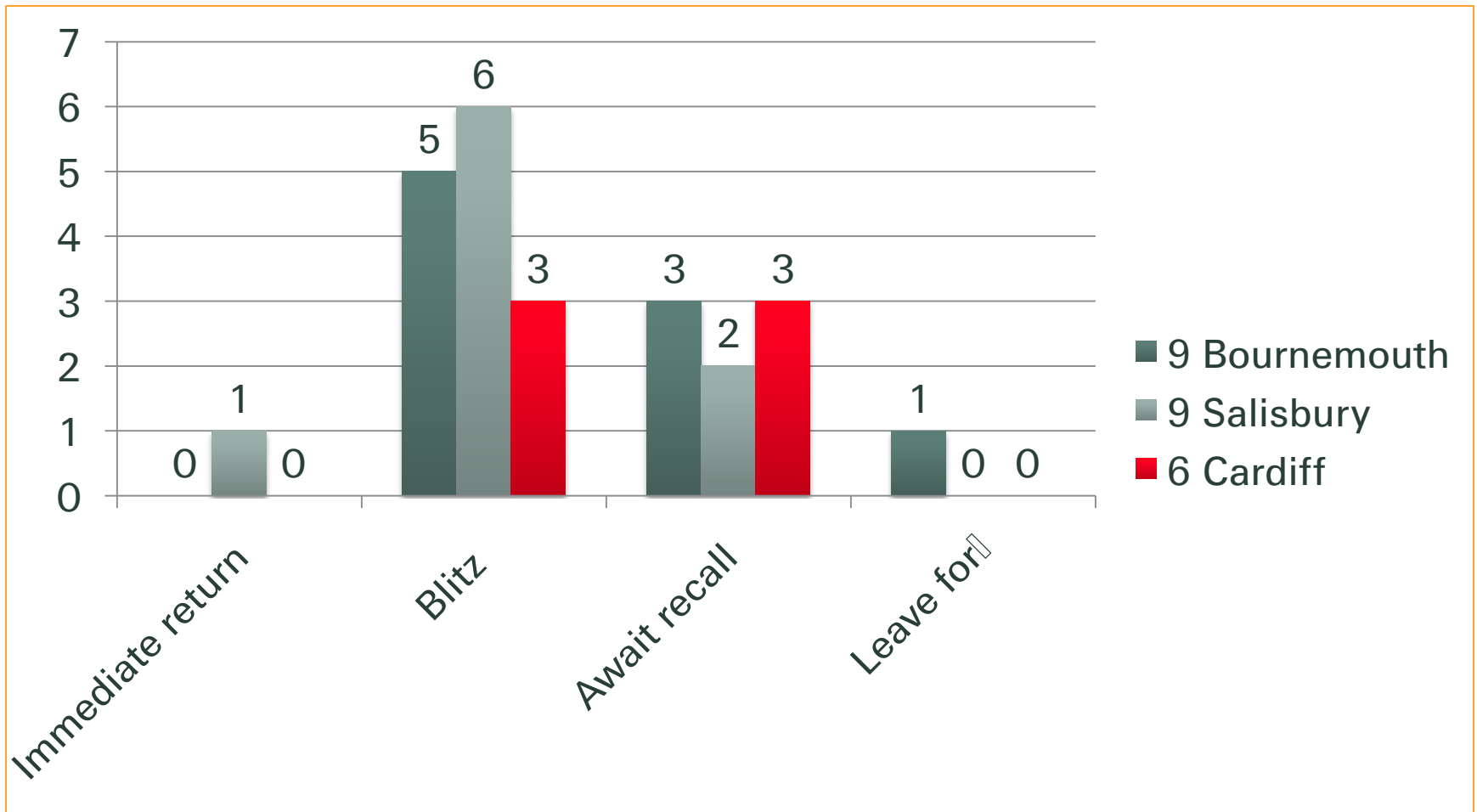
- Trust
- Seeking answers / reassurances
- Diagnosis imparts a label
- Implications: medical, occupational, financial
- Ulterior motive – housing, sick role, med cert



Why GP's non disclose

Gaps in knowledge	Easier this way
Newly qualified doctor (high on data, low on content)	Danger of making symptoms fit a diagnosis

GP attitudes to insurers





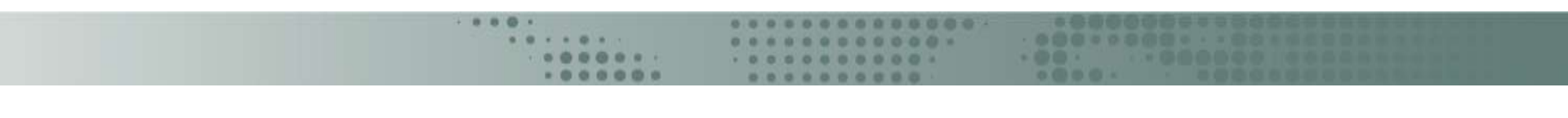


Effective documentation?

- Perianal pruritis 2/52, light pr spotting on wiping no CIBH, no red flags. PMH piles.
- OE (with consent) 3rd degree thrombosed pile at 3 O'clock. No contact bleeding. No skin lesions or fissures. Permitted single finger.
- No neoplastic features. Topical prep, refer colorectal team, review in 2/52. SOS

Effective documentation?

Purple grapes. Soon.





Grapes





What does the patient mean?

- Palpitations
- Pins and needles
- Dizziness
- Collapse
- Fit
- Anorexic
- Nervous breakdown



The dangers of read coding

- The positive and negative influence of QoF
- Free text important but needs to be searchable
- Dizziness & vertebro-basilar insufficiency



Assurance related medicine

- Out of 5 years of undergraduate teaching how much time is devoted to paperwork / form filling / Insurance reports?
- Wessex Deanery / Southampton Clinical Undergraduate Tutors
- Income protection and Critical illness

Questions?

- SARS
- Fee's for GPR's
- Tele-interview verses GPR

Swiss Re



Thank you



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