9. **When will I be informed on the assessment result?**

If possible, we will inform you on the assessment result immediately following the examination. Otherwise, your health insurance provider will receive the expert opinion as soon as possible by MDK and will inform you on the decision that the insurance provider made.

10. **Who will receive the written opinion?**

Good to know: Neither your health insurance provider nor your treating physician will get access to your medical history, the anamnesis and the findings. Only the diagnosis, the summary and the final assessment by MDK will be sent over after the assessment. One exception: Pursuant to Section 25 SGB X, you as the insurance recipient may inspect the entire opinion. However, it may also be stipulated that the content of the opinion is to be disclosed to you via a physician.

11. **Will the assessment result be binding for the decision of my insurance provider?**

The assessment result is a means of orientation for the health insurance provider. The decision regarding the benefits will be made by the health insurance provider.

12. **What can I do if I don’t agree with the assessment result?**

You may file an objection with the health insurance provider. As for the required medical justification, please talk to your treating physician. Note: The objection must be submitted directly to your competent health insurance provider, not to MDK.

13. **Where can I find further information?**

We are happy to answer your questions via telephone. To reach MDK Bayern, call +49 911 - 65068 - 555.

If you want to find information on MDK Bayern and its tasks, visit http://www.mdk-bayern.de.

To receive detailed information on the benefits of statutory health insurance, contact your health insurance provider.

For further information on the assessment, visit: www.mdk.de

You will find this information in other languages here: www.mdk-bayern.de/downloads

Diese Informationen in anderen Sprachen finden Sie unter: www.mdk-bayern.de/downloads

Başka dillerde bu bilgileri buradan görebilirsiniz: www.mdk-bayern.de/downloads

Дальнейшую информацию на других языках можно найти по адресу: www.mdk-bayern.de/downloads

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This Information is provided by Medizinischer Dienst der Krankenversicherung in Bayern, www.mdk-bayern.de

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What is MDK Bayern?
The Medical Service of Health Insurance in Bavaria (Medizinischer Dienst der Krankenversicherung in Bayern – MDK Bayern) is an independent consultation and assessment board for statutory health insurance and social care insurance enshrined in the German Social Code (SGB). MDK Bayern is a sociomedical institution aiming at serving the community by improving health, reducing the disease burden and supporting a fair distribution of social benefits.

Why does MDK Bayern take action?
In certain cases, statutory health insurance providers in Germany are obliged to obtain an expert assessment by MDK (Section 275 (1) SGB V). Usually insurance providers refer to MDK when they require the expertise of a competent and independent institution to make a decision on quality and necessity of a medical or care-related benefit. Typical cases include questions regarding a person’s inability to work, applications for rehabilitation services as well as treatment errors, remedies, aids or drugs or dental services.

Do I have to follow an appointment by MDK?
If you don’t appear to a date with MDK, you might lose your claim to a benefit (e.g. to sickness allowance – Krankengeld). Good to know: If you are unable to appear to a date for an important reason (e.g. illness), you shall get a confirmation by your doctor and submit it to your health insurance provider.

Do I need to provide my medical findings?
Yes you do: Whoever applies for or receives social benefits is obliged to indicate all relevant and required facts and to undergo an examination if necessary (Sections 60–65 SGB I). For this reason, your treating physicians are also obliged to transfer your social information and medical findings to MDK upon request where this is required for the expert assessment (Section 276 (2) SGB V).

Is the privacy of my documents guaranteed?
MDK Bayern places high value on privacy and the usage of the medical information is subject to the highest safety standards. Unauthorised parties (including employers) have no access the information.

Who will consult me at MDK Bayern?
The assessment is carried out by specialist physicians with many years of professional experience and with a sociomedical qualification. The physicians of MDK Bayern are not bound by instructions of the statutory health insurance providers and in accordance with Section 275 (5) SGB V, they are only bound by their medical conscience when carrying out their tasks. The physicians of MDK continuously undergo further training to ensure that they are able to perform this job with its great responsibility. The expert work of MDK is based on statutory requirements as well as on the generally recognised state of medical and care-related knowledge.

What is the consultation procedure?
The focus in the assessment by MDK is on the interview, which may be followed by a physical examination. First, the medical expert of MDK will discuss your health complaints with you: How did they develop? Which examinations and treatments have been carried out so far? What is your current status? Are any further medical measures planned? What are the conditions at your workplace? If necessary, this will be followed by a physical examination. The extent of the examination will depend on your state of health.

The expert of MDK may not intervene in your treatment (e.g. prescribe a certain medication) or carry out any invasive or burdensome examinations (e.g. blood examinations or X-rays). However, based on your interview and, if applicable, the subsequent examination, they can further advise you and make recommendations. This might include a transfer to a specialist physician, a verification of the drug treatment or the supply of aids.

How can I prepare for the consultation?
MDK will request medical findings from your treating physician if required; in some cases, MDK might even have contacted the physician already via telephone. We additionally ask you to bring any relevant current medical reports to the assessment and to go through your health history before the date or to note it down. Please visit our website to print out driving directions. If you don’t speak and understand German very well, it might be advisable to bring someone with you who knows the language, e.g. a relative or a friend.