

BEST DOCTORS

Frequently Asked Questions

What is Best Doctors?

Best Doctors® helps Canadians navigate the healthcare system through one-on-one coaching and support and connects seriously ill individuals and their local treating physicians with world renowned specialists to confirm the right diagnosis and the right treatment recommendations – all without having to leave home.

Using its global network of over 50,000 world renowned peer-nominated specialists, Best Doctors provides access to expert medical knowledge to millions of people around the world when they are faced with a serious medical condition.

How does the Best Doctors service work?

If a patient is uncertain of a diagnosis or has questions about their treatment plan they may contact Best Doctors. One call sets it all in motion. The Best Doctors member simply picks up the phone and dials our toll free number and they will be connected to a Member Advocate, a Registered Nurse, who will determine the level of service the member requires. The Member Advocate will be dedicated to the member's case and will support them throughout the process.

The Best Doctors Member Advocate will interview the member to collect a detailed medical history and answer the member's questions. This same Member Advocate stays with the member throughout their entire interaction with Best Doctors.

The member is asked to sign a release, permitting Best Doctors to work with the member's treating doctors and facilities to collect all of the pertinent medical information in the member's case. This includes medical records, imaging studies, test results, treatment plans, surgical reports, or whatever else is available. If pathology specimens have been taken, Best Doctors collect these as well, to re-stain and re-analyze them at a Centre of Excellence. The entire InterConsultation™ process is completed without the member ever having to leave home or incur any additional cost.

The collected medical records are digitized and securely encrypted, creating an electronic record of the member's medical information.

A multidisciplinary team of Harvard-trained physicians then review the material in rigorous detail. This team is tasked with:

- 1) identifying the important issues in the case;
- 2) distilling the specifics of the case into a detailed Clinical Summary;
- 3) generating specific questions about the key issues in the case; and
- 4) recommending the particular specialty and experience of the Best Doctors specialist required to consult on the case.

The Best Doctors team then searches its proprietary global network of 50,000 world renowned peer-nominated physicians to identify a physician best suited to review the case. The physicians

in the Best Doctors network have been identified by their peers as being “exceptional” in their specialty areas.

The Best Doctors expert(s) retained for the case performs a thorough analysis and answers the questions posed, writing up a report of their findings and recommendations. The entire package is sent to the member and their treating physician. The Member Advocate follows up with the member to explain the findings of the report and if appropriate, the Best Doctors Medical Director speaks directly with the treating physician.

The InterConsultation Report serves as a clinical roadmap tailored to the member’s individual case. The Member Advocate is always available to the member even after treatment decisions are made and to address any new issues that may arise in the course of treatment. The Member Advocate regularly checks in with members at major milestones to determine how the member’s care is progressing. Additional InterConsultations may be initiated if there are changes in the member’s medical condition or a new unrelated illness presents itself.

Rather than replacing the traditional physician-patient relationship, the goal of Best Doctors is to work collaboratively with the member’s treating physician – to provide access to the best medical information available, additional resources and the uniquely educative interaction with top specialists that may not otherwise be available.

Best Doctors acts as a member’s advocate. We have the time to answer questions about their healthcare, to help them understand medical terms and to help them assess sometimes confusing test results or competing advice. By providing these services, Best Doctors can save the treating team valuable time. In today’s complex healthcare environment, it is more important than ever that patients are as knowledgeable as possible about their illness in order that they can actively participate in their treatment decisions.

Does Best Doctors share my information with my employer, insurance carrier or treating physician?

As an organization we take privacy very seriously and only share information with the Best Doctors member, through strict adherence to privacy legislation such as PIPEDA, HIPAA etc. Because of this, no medical records are ever released to the employer or insurer, only to those that the member has approved in writing, as well as our internal team and Best Doctor Experts. The final report is shared with the member only, and only at their request, is shared with their treating physician(s).

Best Doctors does not share any information, including medical information, with the member’s employer or insurance carrier.

Each time we perform an InterConsultation, the member must sign a medical release form allowing us to collect medical information on their behalf; it does not allow us to share information with anyone else unless the member indicates that they would like us to do so.

Does Best Doctors track when medical information is accessed?

Yes, when medical information is accessed, a digital fingerprint is placed on the file. In addition, information may only be accessed when the appropriate rights are assigned (such as in the Best Doctor Expert) by the Member Advocate (Registered Nurse).

Where is the medical information collected by Best Doctors stored?

Medical information is securely stored in both Canada and the US adhering to strict privacy protocols, legislation and laws such as PIPEDA and HIPAA. Best Doctors digitizes and encrypts data so that the Best Doctor Experts reviewing the case can appropriately access the information.

Does Best Doctors retest all pathology?

The key value proposition of Best Doctors is that it delivers *certainty* to members facing *uncertainty* about their medical conditions. Rather than providing just another “opinion,” Best Doctors delivers a complete and methodical understanding of a member’s medical condition giving actionable and educative information to both the Best Doctors member and their local treating physician – all without the Best Doctors member ever having to leave home.

In addition to reviewing all of the member’s medical files and diagnostic tests, Best Doctors retests pathology at a Centre of Excellence – University Health Network (Toronto), Dana Farber Cancer Institute, M.D. Anderson Cancer Center or Memorial Sloan-Kettering Cancer Center – by expert pathologists, using the latest staining techniques.

Due to the subjectivity of the pathology tests, the accuracy of these tests hinges on how much experience that pathologist and lab has with them. The pathologists at the Centres of Excellence Best Doctors uses to retest pathology, have had the opportunity to review complex cases on a regular basis – in fact they are renowned for reviewing some of the most complex cases in the world.

By essentially deconstructing and reconstructing a member’s diagnosis, the Best Doctors service is recognized as providing substantial improvements in the quality – and cost – of care, as well as providing high levels of member satisfaction.

Are the costs to collect the medical records and pathology covered by Best Doctors?

Yes. During the collection of medical information as well as retesting of pathology (where pathology exists), all costs associated are covered as part of the benefit. In the very rare instance where a member is asked to assist with gathering medical information, any costs would be pre-paid or reimbursed.

Is Best Doctors private health care?

No. There are many benefits that exist today designed to help employees from Dental Insurance, to Medical Insurance, to Long Term Disability to Group Critical Illness. Best Doctors is a service that is part of a group employee insurance or benefit plan, a stand-alone employee benefit or through individual and family memberships. The service connects members and their treating physician with top specialists around the world if they are uncertain of a diagnosis, have questions about treatment plans or have questions about their healthcare.

Do public health care plans pay for treatments recommended by Best Doctors?

Best Doctors only recommends courses of treatment. The Best Doctors member and their treating physician make the final decisions about treatment based on the recommendations and information provided to them by Best Doctors. In most cases, the costs are covered through the public health care plan.

Can Best Doctors arrange for an individual to “jump the queue”?

Best Doctors does not own or operate private health care clinics. We call upon our world renowned, peer-nominated specialists to provide their expertise through our InterConsultation service.

Best Doctors services are very affordable and are typically offered as an employee benefit, with the employee paying nothing. Today, about 30% of healthcare costs are private, paid through insurance carriers and employer programs (ie: Health and Dental Insurance) – Best Doctors coverage is no different in that respect.

Best Doctors members do not have to leave home to use our services. Best Doctors Canada works within the Canadian healthcare system and has no leverage to help our members jump the queue. Instead, our services are designed to ensure our members are in the correct queue.

Is Best Doctors ever wrong?

There are strict quality control assurances in place. The goal of Best Doctors is to get to the truth. With a network of 50,000 world-renowned specialists in hundreds of areas of medicine, there is access to worldwide expertise. All pathology is retested and all diagnostics are reviewed. If we find our pathology test results differ from our member's original pathology test, we will retest a third time at a different Centre of Excellence and a different pathologist to confirm the result.

A clinical synopsis of the patient's medical condition is created and reviewed by a leading expert, or multiple experts depending on the complexity of the case.

Does Best Doctors maintain liability insurance to cover situations where they provide incorrect advice?

Best Doctors maintains significant amounts of liability insurance. It is important to note that Best Doctors has not had a situation of liability due to incorrect information provided to the member in our 20+ year history.

Is Best Doctors service necessary or is this just manufacturing a perceived need?

Over the past 20 years Best Doctors has completed tens of thousands of case reviews through our InterConsultation process. The results speak for themselves: Best Doctors has changed a diagnosis 22% of the time, modified 61% of treatment plans, and reduced invasive procedures by 67%.

The aim is to ensure the right diagnosis and the best treatment recommendations, while avoiding or reducing invasive procedures and potentially unnecessary treatments – ultimately leading to improved recovery times and outcomes.

Best Doctors mandate is to support – not replace - existing physician-patient relationships and to help individuals and their treating physicians make informed healthcare decisions together. Through the InterConsultation service, Best Doctors makes available to physicians the most up-to-date knowledge and information that may otherwise be difficult to obtain.

Once the diagnosis and treatment are confirmed, the treating physician and the Best Doctors member can then work together to choose the most appropriate next steps.

While members are the most noticeable beneficiaries of Best Doctors, treating physicians also benefit. Best Doctors works collaboratively with our member's treating physicians, offering them additional resources, education and support. By conferring with the Best Doctors specialists, treating physicians have the opportunity to consult with some of the world's top medical specialists regarding their patients.

Does an illness or condition have to be life threatening to consult Best Doctors?

When members call, we will help determine the level of service the member needs. In some cases an InterConsultation may not be required and we can answer the member's concern through one of the other services such as Best Doctors 360°™ which delivers information that is individually tailored to meet the needs of each Best Doctors member. This unique healthcare navigational tool provides members with one-on-one coaching, support, customized advice and guidance when they have questions about their healthcare or the healthcare of their family.

Our other services include FindBestDoc™ and FindBestCare®. If a referral for specialist care is needed, our FindBestDoc service is available. The FindBestDoc service helps a member find a specialist and will arrange referrals, appointments and accommodations if out-of-town travel is required. (Access to a Canadian specialist requires a referral from the member's treating physician.)

While we strive to work within the Canadian healthcare system, Best Doctors will access hospital and doctor discounts if out-of-country care is necessary through our FindBestCare service. Best Doctors will ensure that vital information is sent to the medical specialists involved.

Expenses associated with travel, lodging and medical treatment relating to FindBestDoc and FindBestCare services are the responsibility of the member.

Are there any limitations on what conditions Best Doctors can review? (Are mental health conditions covered under Best Doctors?)

Best Doctors members can call for any reason, though most members tend to access services for more serious types of illnesses. During the intake, the Member Advocate (with consultation with our Medical Director as required) will determine the most appropriate Best Doctors service for the member. It is important to note that healthcare situations will evolve and members can contact us at any time and as many times as needed. Specifically with respect to mental illnesses, we do receive calls from members with these conditions and the type of service we provide is dependent on each situation. For example, it is common for a mental illness to present itself as a secondary illness to a primary illness (such as depression secondary to

cancer). In situations where it is a primary mental illness, the Member Advocate will provide coaching, support and referrals to a variety of services and programs including Psychiatrists, Psychologists, EAP and local mental health programs.

How can an accurate diagnosis be made without ever having seen the patient?

The key value proposition of Best Doctors is that it delivers *certainty* to members facing *uncertainty* about their medical conditions. Rather than providing just another “opinion,” Best Doctors delivers a complete and methodical understanding of a member’s medical condition giving actionable and educative information to both the Best Doctors member and their treating physician – all without the Best Doctors member ever having to leave home, or incur any additional costs.

In addition to reviewing all of the member’s medical files and diagnostic tests, Best Doctors retests pathology at a Centre of Excellence – University Health Network (Toronto), Dana Farber Cancer Institute, M.D. Anderson Cancer Center or Memorial Sloan-Kettering Cancer Center – by expert pathologists, using the latest staining techniques.

By essentially deconstructing and reconstructing a member’s diagnosis, the Best Doctors service is recognized as providing substantial improvements in the quality – and cost – of care, as well as providing high levels of member satisfaction. Moreover, it has been recognized by treating physicians as providing a uniquely educative interaction with top specialists – an opportunity that may not otherwise be available to them.

Can I consult with Best Doctors on an as needed basis?

Best Doctors members can contact Best Doctors at any time - if you have been diagnosed with a serious illness, are uncertain about a diagnosis or have questions about your healthcare or the healthcare of your family.

What if you are ill or have a pre-existing condition?

If you are covered under a Group policy where there are more than 50 members in the Group, there is no pre-existing clause or waiting period to access Best Doctors.

For members who purchase a Best Doctors membership on an Individual (or Family) basis, or are in a Group with fewer than 50 members, the pre-existing clause and wait period does apply.

Members who have been diagnosed with, or there is a suspicion of, any of the listed covered conditions in the 24 months prior to the effective date of the Best Doctors membership, are not eligible to access Best Doctors services for 12 months from the effective date of the membership, for that listed covered condition. In addition, members who have received medical care or treatment for a listed covered condition in the 24 months prior to the effective date of the Best Doctors membership, are not eligible to access Best Doctors services for 12 months from the effective date of the membership for the listed covered condition. If a new covered condition develops after the effective date of the membership, the member will have immediate access to Best Doctors services.

What does "health coaching" include as part of the Best Doctors services?

Our Member Advocates (Registered Nurses) provide customized coaching, navigation and support dependent on the reason for call and medical situation of the member who is calling. Our Member Advocates have access to local, Provincial and national resources that are provided to the individual when they call. Often the coaching and support is part of the continuum of the service we provide, in order to help members ask the right questions, receive the appropriate information and support from their local treating team. Our coaching and navigation support is an integrated program that ensures optimal support when the member or their family needs it to appropriately address their healthcare concern.

How many times can a member use the Best Doctor services?

Any Best Doctor members can contact Best Doctors at any time. Best Doctors services are provided as often as the member needs.

Is there a termination age for Best Doctors coverage?

If a member has access to Best Doctors through an employee benefits plan, their coverage continues as long as they continue to be employed by the organization (not retired). At the termination of their employment, there may be options to convert their coverage through various products offered through their benefits carrier - the member should check with their HR department to see what options are available.

If the company the member is employed with has purchased Best Doctors directly through us, the coverage continues as long as the member is employed by the organization (not retired). At the termination of their employment, the member may purchase an Individual or Family membership directly through Best Doctors as long as they are under the age of 65. Please note, when the member purchases this new Individual or Family membership, the pre-existing clause and list of covered conditions apply.

For members with an Individual or Family membership purchased directly through Best Doctors, coverage is for extended for the lifetime of the member as long as the membership is current and paid.

Can a Best Doctors Group member convert to an Individual Membership?

No. If a member has access to Best Doctors through Group coverage and they leave the Group, they must complete an Individual application to continue coverage for themselves (and their families). The membership fees are the same as the Individual fees for members who have never had access to Best Doctors - \$150 annually for an Individual and \$225 annually for Family coverage. The standard list of covered conditions, pre-existing clause and waiting period applies just as it would for a new Individual membership.

Is Best Doctors a taxable benefit for employees?

Best Doctors has always been, and continues at this time, to be a tax exempt service. Whether it is a taxable benefit depends on many things and the employer should consult proper tax advice to answer this question.

Who decides who becomes a top specialist in the Best Doctors network?

Simply, their medical peers recommend them. Only current physicians in the Best Doctors network receive our survey to nominate and vote for new specialists to be added to the Best Doctors network. Our survey asks one simple question, replicating the way that doctors find the best care for themselves and their families: *“If you or a loved one needed a doctor in your specialty, who would you choose?”*

Physicians are then screened for licensure, certification and disciplinary actions. To ensure the integrity of our network, we initiate the process every 18 months.

Over the past 20 years, the global network of Best Doctors has grown to 50,000 specialists, including almost 2,000 Canadian physicians. Best Doctors does not provide, nor accept fees for the privilege of inclusion in the network. Physicians can only be accepted into the network through a peer-reviewed nomination poll.

Does Best Doctors pay physicians to be included in the network?

No. The only way a doctor can be listed in the Best Doctors network is to be nominated by other experts already in the Best Doctors network through the peer review polling process. And hospitals cannot pay to “purchase” a place for their physicians in the network.

How many Canadian Best Doctors are there?

Currently there are almost 2,000 Canadian Best Doctor Experts in the global network representing numerous specialties

Specialists outside Canada are included in the Best Doctors network. Does this mean that Best Doctors is driving patients to the United States or elsewhere in the world?

The advantage of the Best Doctors network is that it is global – top specialists from around the world have been recognized. And, since the Best Doctors member does not ever have to leave home, a Best Doctors expert can be identified from anywhere in the world to complete an InterConsultation.

Best Doctors identifies the most appropriate and experienced expert, regardless of their geography, or hospital they work for.

In fact, almost all cases are treated and resolved locally or at least in the member’s home province. But in certain exceptional cases, the member and physician in Canada may decide that it’s in the member’s best interest to seek medical care outside the province or outside Canada.

How many Canadians currently have Best Doctors services available to them?

Five million Canadians have Best Doctors coverage either through a Critical Illness policy, a Group Benefits Plan, a stand-alone employee benefit, or on an individual basis.

Who can people contact if they want more information about Best Doctors?

They can begin by visiting the Best Doctors website at www.bestdoctorscanada.com. Online interactive presentations have been created to provide additional information. Our general overview module can be found at www.bestdoctorscanada.com/overview; for information about Best Doctors 360°, visit www.bestdoctorscanada.com/360navigation. A third module, details information for treating physicians – how Best Doctors can help members and their treating physicians by providing additional information and resources that may not ordinarily be available. The module can be found at www.bestdoctorscanada.com/physicians.