



WELCOME TO **DOCTORS OF BC**

*Working together, we make a difference for you so
that you can make a difference for patients.*



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A MESSAGE FROM THE **PRESIDENT**



DEAR COLLEAGUE,

It is my pleasure to welcome you as a new member of Doctors of BC. You are now part of a diverse community of physicians, residents, and medical students working together to make a positive difference for the profession, our patients, and the health care system in British Columbia. As your professional association, Doctors of BC will be here for you at every career phase from medical student and residency, to practice and retirement. As you read this introduction to Doctors of BC, you will discover a wide range of benefits, services, and supports that are available to you.

I encourage you to take advantage of these programs and learn how Doctors of BC can assist you. I also urge you to get involved with your association, so that together, we can continue to advocate for physicians and our patients. By sharing your unique perspective as part of Doctors of BC, you can help create real changes that benefit you and your colleagues across the province. The information included in this booklet will answer many of your questions, but I welcome you to connect with me any time at president@doctorsofbc.ca. Thank you for joining us, and I wish you the very best.

With gratitude,

Dr Charlene Lui

WHERE TO START

01

- Take a moment to browse through this publication for highlights of some of the key offerings that may be of interest, and check out our website for more information at doctorsofbc.ca.

02

- You will have received your user name and password via e-mail in order to access the members-only side of our website. If you have not received this information, please contact benefits@doctorsofbc.ca. These details will enable you to carry out transactions and access specific information not available on our public site.

03

- Sign up for newsletters to stay up to date at: doctorsofbc.ca/account/subscriptions.



NEGOTIATED BENEFITS

*BENEFITS TO **HELP YOU IN YOUR PRACTICE AND CAREER***

Doctors of BC negotiates with the provincial government for fee-for-service, sessional income, and service contract physicians in the areas of compensation and benefits. These negotiated benefits are administered through Doctors of BC for our members.

Take advantage of the benefits available to you, and watch for communication from us so we can pay you these benefits.

Available negotiated benefits:

Canadian Medical Protective Association (CMPA) — BC physicians receive partial rebates on their CMPA dues to offset the rising costs of medical liability insurance.

Continuing Medical Education (CME) — These funds help to offset the costs of your professional development required to maintain your medical license.

Contributory Professional Retirement Savings Plan (CPRSP) — The Contributory Professional Retirement Savings Plan (CPRSP) encourages physicians to save for their retirement on an annual basis. This benefit provides funds to be used to contribute to a personal or spousal RRSP and/or personal Tax Free Savings Account (TFSA). This benefit can also be reimbursed to a physician's corporation for its contribution to their Corporate Individual Pension Plan (IPP) or Corporate Registered Pension Plan (RPP).

Parental Leave Program (PLP) — This benefit provides income to physicians when on leave, and is payable for up to 17 weeks. It is payable for parental, adoption, and surrogate leave.

Government-paid Physicians' Disability Insurance (PDI) — PDI provides you monthly income in the event of an accident or illness.

Learn more



To learn more about these negotiated benefits and the criteria and conditions for eligibility, visit our website at doctorsofbc.ca/negotiated-benefits.



NEGOTIATIONS



Learn more



Members seeking support can email
negotiations@doctorsofbc.ca.

THE BEST AGREEMENTS COME FROM **COLLABORATIVE RELATIONSHIPS**

The Doctors of BC Negotiations team negotiates the Physician Master Agreement with the BC government that, among other things, determines the general terms and conditions applicable to contractual arrangements for physician services in BC.

The Negotiations team also provides support to physicians with their local alternative payment arrangements (e.g. service, sessional, MOCAP and administrative contracts, and salary agreements) with a Health Authority (HA) or other publicly funded agency, to help them negotiate agreements that fairly balance the interests of physicians and HAs.

We work to help physicians resolve conflicts relating to complicated contracts in a complex environment - no two cases are alike. Each negotiating challenge is different, and we cannot resolve a problem we don't understand, so we place a great value on curiosity and strategies to gather a full appreciation of the issues before we advise or speak on behalf of our members. We know the best agreements come from collaborative relationships so we seek to develop these among physicians, between physicians and health authorities, and between our own negotiators and our counterparts across the table.



REGIONAL ADVISORS & ADVOCATES

SUPPORTING YOU WHERE YOU LIVE AND WORK

Doctors of BC has a team of Regional Advisors and Advocates (RAAs) who support physicians in the communities where you live and work. They are your first point of contact to assist you in seeking services and support from Doctors of BC.

YOUR RAA WILL

Advise and advocate for you by:

- Assisting with issues locally, with the health authority, and provincially.
- Supporting you with complaints or disciplinary issues to ensure you are treated fairly and proper processes are followed.
- Providing individual and group contract support.
- Representing you as the regional staff contact for the new Memorandum of Agreement on Physical and Psychological Safety in the Physician Master Agreement (PMA).

Inform you about Doctors of BC initiatives and other local, regional or provincial issues by:

- Providing information and answering questions about the PMA.
- Promoting the Health Authority Engagement Survey and sharing the results.
- Updating you on opportunities for involvement in Doctors of BC initiatives, projects, and committees.

Connect you to Doctors of BC services, resources, and benefits by:

- Providing expertise with MSP, WorkSafeBC, and ICBC billing and payment challenges.
- Linking you to resources and supports such as the Physician Health Program, Audit and Billing support, and Negotiations.
- Providing support with member benefits such as Club MD, Insurance, and MD Financial.

YOUR RAA

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INSURANCE FOR DOCTORS

EXCLUSIVE PLANS, COMPETITIVE PRICES, AND PERSONALIZED SERVICE

Doctors are at the centre of everything we do. We understand the challenges unique to your profession. Let us simplify insurance and give you financial peace of mind.

Our licensed, non-commissioned insurance advisors put doctors first with personalized insurance solutions. When you need us most, at time of claim, we'll be right by your side.

If it's important to your practice, your family and your life, it's important to us.

Special offers for new members

Special coverage available within **90 days** of becoming a new member

Solutions for doctors

- Accidental death & dismemberment
- Critical illness
- Disability & income protection
- Health & dental
- Home, office & liability
- Identity theft
- Life
- Long-term care
- Professional expense
- Student & resident programs
- Travel medical

Learn more



Visit doctorsofbc.ca/insurance for details.

Book a complimentary consultation with an advisor: insurance@doctorsofbc.ca or **1 800 665 2262** (ext. 7914).



we know you.

INSURANCE for doctors

we're for you.

BUSINESS PATHWAYS

OPTIMIZING YOUR PRACTICE EVERY STEP OF THE WAY

Business Pathways is a Doctors of BC initiative that focuses on supporting doctors in navigating the operational side of managing a business. Through Business Pathways, doctors can access valuable resources, information, toolkits, and expert advice to help inform and streamline business operations.

Business Pathways can provide:

- Guidance on starting, managing, and closing a practice.
- Comprehensive toolkits including human resources and emergency preparedness.
- Webinars from industry experts on topics about incorporation, taxes, conflict management, and more.
- Preferred rates on legal and financial services through Club MD.

Learn more



More resources and materials will be released on a continual basis at doctorsofbc.ca/business-pathways.



PHYSICIAN HEALTH PROGRAM



Learn more



To access our 24/7 confidential helpline, call **1 800 663 6729**.

For more information about our program, call **604 398 4300**, email info@physicianhealth.com, or visit our website at physicianhealth.com.



CONFIDENTIAL SUPPORT *ANYTIME YOU NEED IT*

The Physician Health Program (PHP) provides confidential and prompt support, referrals and counselling to physicians, residents, medical students, and their families any time they need it. PHP can help with a wide range of issues, including mental health, substance use, relationship stress, career and life transitions, financial issues, workplace relationships, and concern for colleagues.

PHP's services include:

- **A 24/7 confidential helpline** to connect immediately with a licensed clinical counsellor. This often acts as an access point to obtain PHP's other services.
- **Individual and group peer support** – Confidential support from a trusted physician colleague for a wide range of challenges such as a complaint, negative clinical outcome, or workload stress.
- **Short-term counselling** – Limited financial assistance and support with finding a counsellor who is experienced in supporting physicians. We will follow up with you to ensure they are a good fit.
- **Outreach services** – Delivery of presentations and educational workshops on matters related to physician wellness.
- **Strengthening professional relationships** – A wide range of services to help you enhance professional relationships, improve communication practices, and strengthen your mental and emotional resiliency at work.
- **Advice on approaching colleagues** – If you are concerned about another colleague, PHP will work with you to plan and coordinate a series of steps to ensure your colleague gets the help they need.
- **Return to work facilitation** – Coaching, planning, and follow-up support to help you transition back to work after an illness or prolonged absence.
- **Occupational health assessment** – Support with understanding the relationship between your work and health. We may offer recommendations on accommodations to consider for creating a healthier working environment for you.
- **Connection to a family physician** – Support to connect you with your own family physician.



PRACTICE SUPPORT PROGRAM

*SERVICES **CUSTOMIZED** TO MEET
EACH PRACTICE'S **UNIQUE NEEDS***

Doctors of BC's **Practice Support Program (PSP)** offers services to primary care physicians practicing longitudinal patient care across the province. Funded through the Family Practice Services Committee (FPSC), practice support services include those provided through the PSP, as well as enhanced practice supports focused on priority areas (e.g. team-based care and panel management).

The Practice Support Program offers doctors resources to explore opportunities for improvement to help them to practice more efficiently, focus on providing proactive care, and work towards adopting attributes of the **patient medical home in BC**. With doctors' schedules in mind, PSP's services are customized to meet each practice's needs.

PSP takes a tailored and flexible approach to practice facilitation, and offers a suite of services including clinical and practice management learning opportunities and tools and resources (such as **Panel Management**, **Patient Experience Tool**, **PMH Assessment**, and **EMR Optimization**). Participating doctors and team members are also eligible for **compensation and certification**.

In addition to the PSP, practice support services include enhanced supports focused on enabling panel management through direct, hands-on, in-practice supports (i.e. Panel Assistants) as well as providing at-the-elbow coaching to help interprofessional teams work together to deliver high functioning team-based care.

[Learn more](#)



For general inquiries,
please contact
psp@doctorsofbc.ca.

DOCTORS TECHNOLOGY OFFICE

CENTRALIZED HEALTH TECHNOLOGY SUPPORT

Doctors Technology Office (DTO) is the physician's resource for centralized health technology information and support. With rapidly evolving tools and capabilities, it can be difficult to put the most useful tools into clinical practice. DTO supports physician practices with guidance, resources, and learning opportunities to navigate health technology solutions and implement appropriate tools using best practices.

DTO works to address the needs of the healthcare community related to **EMR supports**, **virtual care**, and **clinic privacy and security**. Our staff provide advisory services to optimize the use of health technology as part of a patient medical home (PMH) and primary care network (PCN), as well as a Health Technology Support Desk to assist clinics with in-office technology issues or escalations.



DTO also seeks to include the physician voice in the design and implementation of health technology solutions. They facilitate physician engagement opportunities to ensure that technology is developed in support of effective and timely patient care. Advocating on behalf of physicians and communities, DTO facilitates alignment, standardization, and collaboration in the use of health technology across the province.

Learn more



For more information, please contact dtoinfo@doctorsofbc.ca.

BILLING & AUDIT SUPPORT

FEE GUIDE

Doctors of BC maintains and publishes the Doctors of BC Fee Guide on behalf of its members. The Fee Guide lists the services insured by the Medical Services Plan (MSP) and provides recommended private fees for Non-MSP insured services. The Fee Guide is a key reference tool for new members.

Fee Guide features

- Search by keyword or fee code number.
- Download or print sections of the Guide.
- Read Fee Guide Revisions and Updates, which are posted monthly

Physician access

Online at doctorsofbc.ca/feeguide.
Login to our website with your member username and password.

MOA access

Online at doctorsofbc.ca/feeguide.
Login to our website with the username **moadoc** and password **moa4docs**.

HELPING YOU UNDERSTAND THE INTRICACIES OF BILLING AND SUPPORTING YOU THROUGH AUDITS

While most physicians may go their entire careers without being subject to a MSP billing audit, when an audit does occur it can be a stressful, disruptive, and overwhelming experience. One way to significantly reduce the risk of being audited is to have a good understanding of the Fee Guide, the rules, and the supports available to you.

Doctors of BC staff are here to help lower your risk of an audit and, should it happen, provide you with information on what to expect throughout the audit process.

Learn more



Audit and Billing

Tara Hamilton - email thamilton@doctorsofbc.ca or call **604 638 6058**.

Fee Guide

Email economics@doctorsofbc.ca or call **604 736 5551** (option 4) or **1 800 655 2262** (ext. 1002).

BUSINESS COST PREMIUM (BCP)

ELIGIBILITY & REGISTRATION

Learn more



Note for rural physicians: To align with the Business Cost Premium (BCP), the Joint Standing Committee on Rural Issues (JSC) introduced the Rural Business Cost Modifier (RBCM) to support physicians who reside and practice in rural communities. Rural physicians will receive an increase to their quarterly Rural Retention Program (RRP) flat fee payment disbursed via their Health Authority on behalf of the JSC. For a full list of Rural Subsidiary Agreement (RSA) communities and the corresponding flat fee/RBCM payment amounts please [click here](#). To learn more about the suite of BC programs available to support rural physicians, residents and students please refer to the [BC Rural Physician Guidebook](#).

If you have a query about the Business Cost Premium, email economics@doctorsofbc.ca.

HELP WITH THE RISING COSTS OF YOUR COMMUNITY-BASED OFFICE

Since April 1, 2020, eligible physicians have been able to receive the Business Cost Premium (BCP) on MSP fees for Consultation, Visit, Counselling, and Complete Examination services, to help cover the rising rent, lease, or ownership costs of a community-based office.

As agreed to in the 2022 Physician Master Agreement (PMA), effective April 1, 2023 the BCP will be expanded to apply to MSP fees for all services provided by eligible physicians regardless of the location at which the services are delivered, subject to conditions.

Further information regarding the April 1, 2023 BCP changes can be found on the [Business Cost Premium](#) web page.



CLUB MD

EXCLUSIVE DEALS FROM BRANDS YOU TRUST



Whether you are a student, resident, or practicing physician, you work hard. Your downtime is important, and we want to help you make the most of it to do the things you love.

Club MD provides exclusive deals from trusted brands so you can spend your time on what's important.

Go ahead, put yourself in the picture.

Learn more



Visit us at doctorsofbc.ca/club-md for more information and subscribe to our monthly e-newsletter at doctorsofbc.ca/account/subscriptions.

WIRELESS PHONE PLANS

GETTING AND **STAYING IN TOUCH**

Learn more



For more information, visit doctorsofbc.ca/telus or contact our office directly at telusinfo@doctorsofbc.ca or call **604 638 2898**.



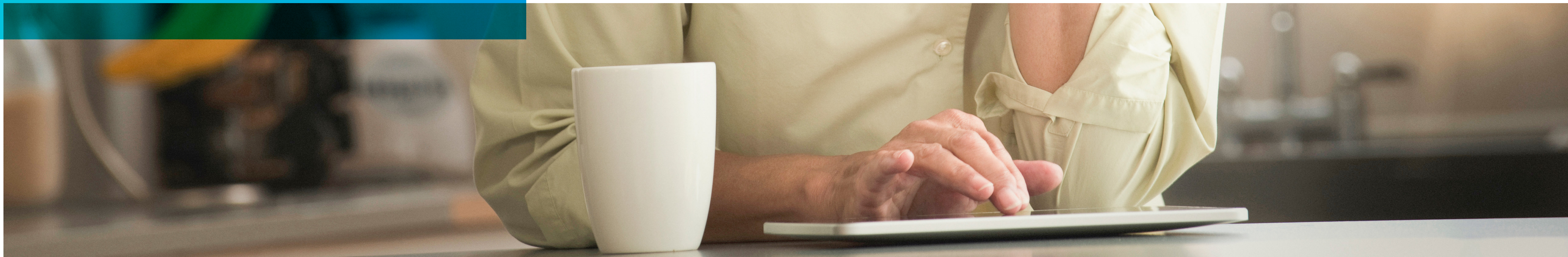
There are many phone plans in the marketplace these days, and we're here to assist with your search, with the goal of helping you save.

Doctors of BC is committed to providing you with great value on phones and plans, and will go the extra mile to make sure your best interests are a priority when it comes to service.

As a Doctors of BC member, you are eligible for direct discounts with TELUS, through the Exclusive Partner Program (EPP). Discounted rate plans are available at 10%-30% off consumer pricing.

Additional convenient features include:

- Exclusive hardware discounts on a wide range of current devices
- Bring your own device data plans
- No overage data plans
- Share data plans



BRITISH COLUMBIA MEDICAL **JOURNAL**

[Learn more](#)



To read the journal online and learn more about how to submit articles, letters, and other content, unsubscribe from print, or place an ad, visit bcmj.org.

COMMUNICATING KNOWLEDGE, **BUILDING CONNECTIONS**

The BC Medical Journal is Doctors of BC's general medical journal. The only provincial medical journal in Canada, the BCMJ publishes clinical articles, essays, and letters written by BC doctors, as well as regular columns about practicing medicine in BC. Clinical content, essays, and letters are peer reviewed by an [Editorial Board](#) comprising an editor and seven physician board members from a diverse range of backgrounds and specialties.

The BCMJ also publishes service features such as classified ads listing physician employment opportunities, and calendar listings of continuing medical education (CME) and physician-focused events.

BC physicians look to the BCMJ for clinical information, to learn from each other, and to understand what is going on in the BC health care system. The journal strives to amplify physicians' voices, opinions, research, and news, and provide an independent and inclusive forum to share ideas. Currently in its 65th year, the BCMJ is published 10 times annually. A print subscription to the BCMJ is included with Doctors of BC membership, but readers can easily switch to the BCMJ Headlines e-newsletter, which links readers to the online version of each issue.

CONTACT US

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Club MD

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Fee Guide

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E economics@doctorsofbc.ca

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Business Pathways

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Membership & Negotiated Benefits

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Income 604 638 5264

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CPRSP 604 638 2926

PLP 604 638 2969

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