





## *Doctor On Call*

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ALL QUESTIONS ARE IMPORTANT – especially when it comes to your health or the health of a loved one.

Unfortunately, asking your doctor a health question rarely is as easy as picking up the phone ... if you even have a doctor. It almost always means calling to make an appointment to visit the doctor's office or going to an expensive emergency room. Doctor On Call allows people to get their health questions answered immediately – by doctors – any time of the day or night ... without time spent in a waiting room or money spent on a big doctor bill.

The convenience and information our service provides makes Doctor On Call an attractive program to consumers. And our ability to customize a program to the specific needs of health plans or groups – while providing a large potential savings to the insured group – makes Doctor On Call an attractive partner for businesses.

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## *How It Works*

DOCTOR ON CALL provides immediate telephone access to Board Certified physicians via a toll-free number. Doctor On Call provides every member their own personalized membership card detailing the unlimited 24-hours-a-day, 7-days-a-week access to our more than 240 Board Certified physicians.



## Why It Works

### WHY DO PEOPLE UTILIZE

the emergency room as their primary care physician? Two reasons – open access and because no appointment is required. While an ER visit may indeed treat medical needs, the reality is most visits end up being more about peace of mind. Recent statistics show a sharp increase in the number of ER visits combined with a sharp decrease in the number of true emergencies. That means more and more people are using the ER as an “after-hours doctor’s office,” especially because many people don’t establish a relationship with a primary care physician until they absolutely NEED to. Unfortunately, the access patients get in an emergency room comes at significant costs – a lot of time and a lot of money (the average ER visit costs 3-to-5 times that of a regular office visit).

Beyond hitting consumers in their wallets, these needless ER visits place a greater demand on the health care system, resulting in higher health care costs system wide. Health care costs grew 8.3 percent in 2000, 11 percent in 2001 and an estimated 13 percent for the year 2002.



## *Why It Works* *continued*

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In total, as much as \$300 billion of health care costs are unnecessary, inappropriate and/or wasteful. And these rising health care costs result in higher insurance costs, making coverage more expensive for groups and for individuals.

That's where Doctor On Call comes in. Doctor On Call provides convenience at a fraction of the cost and in a fraction of the time. At any time of the day or night, our service provides easy access to medical information that can help eliminate those needless visits to the emergency room or doctor's office ... while still providing medical peace of mind. The more your employees call the service, the more valuable Doctor On Call will become – because they will make a habit of making the call to our Board Certified physicians before making an unnecessary trip to the emergency room. And in those cases when additional medical attention is warranted, our Board Certified physicians have the expertise and experience to advise the caller on what measures to take – making a doctor's appointment, visiting an urgent care facility or going to the emergency room. It's an easy, additional step that gives people information they need anytime they need it.

As an added benefit to businesses, Doctor On Call tracks member plan card usage to document the savings to your health plan cost. By establishing a database comparing call outcomes and any resulting medical visits or further expense, the savings to the insured group can be established.

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## Case Studies



AN OKLAHOMA CITY MOTHER HAD AN extremely sick child and was convinced that the best plan of action was going to the emergency room to find out what was wrong. But she couldn't reach her pediatrician; she only could get his answering service. Before leaving for the ER, the mother called Doctor On Call and had a Board Certified physician on the phone within 30 seconds. The doctor was able to inform her that, based on the information provided over the phone, waiting to call the pediatrician the following morning would be OK as long as the child continued to take Acetaminophen or Ibuprofen. The following day, the mother took her child to her regular doctor, who diagnosed and treated the child. The mother said it made her feel better talking to a knowledgeable doctor during the "crisis." And it put her mind at ease that she simply could care for her child at home and wait until she could schedule a regular doctor's office visit the next day.



ANOTHER PATIENT RECEIVED MEDICINE for cold sores around her mouth. She was unsure of how to take the medication because the prescribing doctor had a waiting room full of patients and did not take time to fully explain the medication's use. Had she called our Doctor On Call physician instead, she would know the proper way to take the medicine to relieve the discomfort and would understand other ways to prevent outbreaks. Information on how to avoid transmission of the virus also would be available from the Doctor On Call physician.

# Frequently Asked Questions

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**Q. – HOW ARE DOCTORS SELECTED?**

**A. –** Doctors must have at the very least Board Certification and current licensure to be selected for our Doctor On Call program. Board Certification means that the physician has passed an intensive written examination and extensive training requirements. Board Certification is also above and beyond the requirements for state licensure and requires reexamination every seven to 10 years depending on specialty.

**Q. – HOW MANY DOCTORS ARE UNDER CONTRACT WITH DOCTOR ON CALL?**

**A. –** At this time, Doctor On Call has more than 240 Board Certified physicians on-call. Additionally, a pool of more Board Certified physicians stands ready to come on board when needed. As our program grows, the resources are available to sufficiently maintain our mandated quality of service.

**Q. – WHY DO WE USE BOARD CERTIFIED PHYSICIANS?**

**A. –** A Board Certified physician has completed his or her mandatory training and subsequently passed rigorous examinations in his or her specialty area. Beyond their initial training and testing, Board Certified physicians also are required to regularly participate in rigorous continuing education programs, equipping them with the most current medical information and knowledge of the latest medical advances. Only 40 percent of the doctors in the U.S. are Board Certified, proof that these physicians have pursued – and continue to pursue – the standards to represent the best our nation has to offer.

**Q. – HOW DOES A DOCTOR ON CALL PHYSICIAN DIAGNOSE OVER THE TELEPHONE?**

**A. –** Our physicians are instructed NOT to make a diagnosis or offer any type of treatments. However, when a caller asks a question, our physicians can provide them with specific answers to their concerns. For example, if the person calls about a fever and wants to know if they need to be seen by a doctor, the physician does not diagnose based on symptoms, but offers information on why fevers could be a concern and how they are generally handled. The American Medical Association has reported that as many as 70 percent of all doctor's office visits are informational only. Doctor On Call complements physicians by empowering the consumer to make wiser health care decisions while, at the same time, giving the caller peace of mind.

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# *Frequently Asked Questions*

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- Q.** – DOES THE DOCTOR ON CALL DOCTOR RECEIVING THE CALL REFER THE CALLER TO A SPECIFIC DOCTOR OR FACILITY?
- A.** – No, our Doctor On Call physicians do not refer to any specific doctor or facility. This allows our physicians to maintain trust and objectivity with the caller. Our physicians do inform the callers how to choose the right physician by explaining how to determine Board Certification and other qualifications. Based on the caller's needs, they will recommend that he or she see a doctor if necessary.
- Q.** – HOW DOES DOCTOR ON CALL DIFFER FROM NURSE INFORMATION HOTLINES?
- A.** – Doctor On Call offers all the advantages of nurse lines while providing a whole new level of health information for the caller. Most health information lines offer recorded information or nurses who are required to follow a flow sheet of information – essentially no more than a live voice reading a script. In contrast, Doctor On Call provides the credibility of easily-accessible Board Certified physicians who are not asked to adhere to scripts or protocols. They use their extensive training and experience to deal with each caller's personalized needs. Each caller is given specific information about his or her questions, based on the physician's expertise.
- Q.** – DO THE DOCTOR ON CALL DOCTORS GIVE THEIR NAMES OVER THE PHONE?
- A.** – Our doctors give their names at their discretion. Callers may not request the same doctor as we do not seek to establish a physician-patient relationship.
- Q.** – ARE DOCTOR ON CALL CALLS RECORDED, AND HOW ARE THEY MONITORED?
- A.** – There are no recordings of individual Doctor On Call calls. However, all calls are documented by PIN number, time of call, duration and the physician who took the call. Doctor On Call does not document call content in order to maintain confidentiality, but the physicians personally make recorded notes of a call's outcome following the call. This is of importance especially to health plan providers, assuring them of solid documentation in case of liability issues.

# *Frequently Asked Questions*

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**Q.** – WHAT ABOUT LIABILITY?

**A.** – Because Doctor On Call physicians do not practice medicine (e.g. do not diagnose, treat or prescribe), liability is kept to a minimum. In the past eight years of operations, there has not been a single claim. In addition, no claims based on a telephone conversation with physicians were found in the professional liability literature in any venue.

**Q.** – WHAT KIND OF INSURANCE DOES DOCTOR ON CALL CARRY?

**A.** – Doctor On Call carries Liability insurance from Lexington Insurance Company, a AAA-rated company. We carry \$1MM/\$1MM coverage and higher limits are available to meet specific client needs. Certificates of insurance are available upon request.