

Tips to Timely Attending Physician's Statements

FYI

At RBC Insurance[®], we understand that delays in obtaining Attending Physicians' Statements (APS') can make for a frustrating, lengthy underwriting process. All you want is to get the right coverage in place for your client. Are timely receipts of APS' completely out of your control?

Dr. Bob Snihura, Medical Director at RBC Insurance, shares his thoughts on what you can do help.

“Since I work in insurance medicine, I can understand the frustrations experienced by applicants and insurance advisors when an APS is unduly delayed. However, because I also work in clinical medicine, I see the other side, as well; that is, I understand the pressures that busy physicians face, and why they may get terribly behind in completing the dozens of forms they are asked to complete every week. This paperwork often gets pushed to the back burner, especially when their waiting room is filled with sick people.

“Here are some personal suggestions that may help you expedite the provision of medical information to RBC Insurance:

1. “Our APS vendors handle the follow up – so you don't have to. In addition to their meticulous, proactive follow up process, they have established excellent relationships with many doctors' offices, and work on your behalf to obtain the necessary information. My advice? Take these follow ups off your “to do” list, and leave it to the experts.
2. “If there is undue delay in getting a report, you may want to encourage the applicant to contact his/her MD and ask for the form to be completed. Be reminded, however, that we cannot underwrite an APS that has come to us via the applicant or advisor. **All APS' must be submitted by the physician directly to the vendor.**
3. “Both the vendors and physicians are aware of the responsibility of all MDs (as stated by the Provincial College of Physicians) to provide medical information to a third party ‘in a timely manner and at reasonable expense’, if requested by a patient. When there are delays in collecting an APS, as part of their follow up process, the vendor does remind the physician of this obligation.”

At RBC Insurance, we continue to monitor this issue, working closely and proactively with our vendors on your behalf. We hope these tips from our medical director prove helpful.

November 2007

For more information,
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