



## Bringing Clarity to Medical Conditions

Facing any health issue is stressful. And that stress is often compounded by the complexities of medicine and treatments. Because most patients and their family members lack formal training, the experience of communicating with the medical community can quickly become frustrating – with too much high-level, detailed information, scientific jargon and complicated reports. Often, doctors can't devote the time it takes to help a patient and/or his/her family achieve a full understanding of the situation. In short, it can all be overwhelming at a very difficult time.

Today, there is a vast pool of knowledge available to people in need of medical treatment. But, without proper guidance, it can be difficult to make sense of it all. This can often lead to information-seeking that is sometimes less-than-reliable – online, through the media, or from well-meaning friends and family. According to the Pew Research Internet Project, 60 per cent of adults dealing with a health issue have received information, care or support from friends and family, and 59 per cent have looked online for health information.<sup>1</sup>

The WorldCare ALLY personal medical guidance service brings clarity and understanding to the situation, and allows individuals to make better-informed decisions about their health.

## The WorldCare ALLY Service

WorldCare ALLY is a one-of-a-kind service offering support and clarity at a complicated time and is included with the Extended Health Care benefit under Victor Canada's Group Benefits program.

Through this service, a WorldCare ALLY representative (a qualified nurse or physician) will assist the plan member by collecting all relevant medical records pertaining to the plan member's case from the various professionals involved. The representative will thoroughly review all information, sifting through the complex medical details and highlighting the most important and relevant facts.

The goal is to help the plan member gain a full and complete understanding of their condition. The WorldCare ALLY service is designed to help plan members understand their condition, care and existing treatment plans in simple plain language. This can even include reconciling seemingly disparate recommendations from multiple physicians. The WorldCare ALLY service will help reconcile all recommendations, present an easy-to-understand summary and assist in formulating questions to discuss with the doctor.

## Highlights of the WorldCare ALLY Service

In addition to providing a licensed nurse or physician who will review the plan member's case, the plan member will be contacted directly to discuss their condition and treatment options. Then a comprehensive report, personalized to the plan member, is sent to help them better understand their diagnosis and provide treatment plan suggestions.

<sup>1</sup>E-patients and their hunt for health information, July 26, 2013 Presentation, Pew Research Internet Project, <http://www.pewinternet.org/2013/07/26/e-patients-and-their-hunt-for-health-information-2/>

## The WorldCare ALLY Report

A valuable long-term resource, each report can include:

- specific considerations, such as information on the effectiveness of treatment within particular groups
- various treatments and therapies available based on the latest clinical studies and research
- suggested questions to ask before commencing treatment
- possible side-effects and complications
- clinical trials currently in process on the treatments and options for participation, if desired
- reference sources such as medical societies, associations, support organizations, discussion boards, etc.

## Examples of WorldCare ALLY Cases

### Example 1 – How will this disease impact my family?

A plan member was diagnosed with Hepatitis B virus (HBV). While the diagnosis wasn't in question and the plan member was being effectively treated, the plan member had some concerns about how easily the disease could be transmitted to family and friends, and what they could do to protect themselves.

The WorldCare ALLY representative reached out to the plan member's physicians to understand the diagnosis and course of treatment, and what the plan member's HBV status was. The WorldCare ALLY representative was then able to answer all of the plan member's questions and provided her with sufficient written material so that she felt comfortable she knew how to protect herself and her family.

### Example 2 – What course of treatment should I take?

A plan member developed degenerative arthritis in both knees at an early age. He clearly needed knee replacements and wanted information on the merits of a bilateral knee replacement (i.e., both at one time), or whether he should space out the surgery. He also wanted information on how long it would take to recover and how to handle routine daily needs if he had both knees operated on.

The WorldCare ALLY representative was able to provide him with the information needed to decide which surgical strategy he wanted to pursue.

### Example 3 – How does this treatment help?

An elderly plan member developed metastatic prostate cancer in the spine. He had been living with this for four years on routine therapy when he began having significant problems with weakness, balance and pain. He was also becoming unable to take care of himself. His wife was very concerned and didn't understand what the doctors were doing for him. While they had mentioned "palliative care," she didn't understand it and was confused as to what was happening.

The WorldCare ALLY representative was able to review the plan member's medical records with his wife and let her know what to expect. In addition, she was provided with educational material on what to expect with end-stage metastatic prostate cancer.

## Choose Victor for Your Group Benefits Plan

A strong group benefits plan is an important part of any business strategy and can help organizations attract and retain top employees. As a standard part of the Extended Health Care benefit under the Victor plans, the WorldCare ALLY service can significantly enhance the value of an organization's benefits package while helping employees to select the best treatment options in the event of a complex medical diagnosis.

## About the Victor Group Benefits Program

Group and retiree benefits. That's what we do. We know the challenges independent businesses and retired individuals face when they're looking for the right coverage. We help by working with first-rate partners and drawing on their expertise to provide clients and plan members with an outstanding range of options for sustainable coverage.

We're not a traditional insurer; we work with carefully selected partners, all leaders in our industry. By dealing with highly-rated benefits providers, we offer stable, well-established insurance markets for your insurance. Victor Canada is part of Victor Insurance Holdings, the largest Managing General Underwriter (MGU) in the world, and we benefit from its scale, strong governance and regulatory compliance.

Log in to [victorinsurance.ca/gbconnect](https://victorinsurance.ca/gbconnect) for more information.



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