



# INSIGHTS

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## IN THIS ISSUE...

### All I want for Christmas

- My wish list for our family physicians

### Stress Facts

- Take time out

### Dealing with the Stress of the Season

- 9 Tips to help you out

## All I want for Christmas...

Dear Santa,

You may have heard that Tommy Douglas was named the CBC's Greatest Canadian this year. You remember Mr. Douglas don't you? He brought us universal health care. His primary goals were to make sure that patients had access to doctors and to make sure no one faced financial ruin if they got sick.

Today, we have a system where controlling costs is more important than treating patients, and where ideology is crippling us. Santa, my request this year is that our Nation's Health Ministers understand what it's like to be a doctor in this country. What's that? You don't get sick. Well, let me give you an idea of what our family physicians are up against.

The money they are paid to see, diagnose, treat and refer patients does not come close to what they should be receiving given their many years of training, complexity of work, total workload and responsibility. Here is a quick lesson in the economics of being a family physician: They receive \$17.30 to \$28.50 per visit, depending on the complexity. For an annual complete physical they are paid \$54.10. For providing 30 minutes of counseling or mental health care, they can bill \$50.45. They get paid the same whether they see a patient for 10 problems or one problem per visit. They receive less to work on weekends and holidays than if they see patients during the week. They receive nothing for talking to a patient on the phone or for writing a referral to a specialist. They are not paid to be on-call. They do not have a pension, a health benefits plan or paid vacation. Rent, staff, supplies and other office expenses cost them as they do any other employer. Many live pay cheque to pay cheque - just like the rest of us.

It would not be unusual to spend upwards of two hours a day doing paperwork. They also bring one or two hours worth of work home every night, often staying up into the early morning filling out forms and writing insurance or legal letters for patients. Vacations are a luxury, but usually can only be taken if they share a practice with another doctor. A six or seven day work week isn't unusual, and many have had to supplement their incomes by working in walk-in clinics.

Santa, the passage of several bills into law, especially over the past 15 to 20 years, has eroded professional freedoms and created a hostile environment for practising doctors. Physicians have no protections under the Labour Relations Act. They aren't allowed to strike. They don't have binding arbitration in the event that negotiations between the doctors and the government break down. If they reject a contract proposal they have no options, other than to return to the bargaining table. The government, however, can refuse to renegotiate and impose its terms upon them anyway. Medicare rigidly controls what they can be paid for each insured service. No other health care professional is regulated in such a manner. Dentists and veterinarians charge whatever the market will bear. Chiropractors, even when they were covered by OHIP, were allowed to bill patients extra fees for services.

Perhaps the most soul destroying aspect of practicing as a family physician is how limited they are when it comes to arranging for diagnostic tests. Many times each day they deal with patients who need very quick access to ultrasounds, CT scans, MRIs or other tests in order to make a diagnosis and proceed with proper treatment. Patients can suffer physically, emotionally and financially while their condition continues to worsen. Doctors must witness their anguish.

Santa, there are currently one million people in Ontario who do not have a family physician. Family doctors are leaving their practices, limiting their availability, retiring or moving out of province in growing numbers. Fewer students are choosing to train as family doctors and those who do are increasingly not setting up family practices. If trends are not reversed, it is estimated that four million people in Ontario will be without a family doctor by 2010.

Merry Christmas Santa, Until next year...

## Stress Facts Take some time out to release the pent-up tension



- Psychologists say 43% of adults suffer adverse health effects from stress.
- It is thought that at least 75% of all physician office visits are somehow related to stress.

The Heart and Stroke Foundation of Canada reports that 4 out of 10 people over the age of 30 sometimes feel overwhelmed by their jobs, families or finances. The holiday season increases our chance of stress by demanding extra time and effort in managing all three of these factors.

"People tend to reduce stress in ways they have learned over the course of time because they turn to what they know," says Russ Newman, Ph.D., J.D. "Ironically, they may take comfort from eating or drinking because it's familiar, even though it's not good for their health. But, there are other behaviors people can learn to further relieve stress and its effects that may be both better for them and longer lasting."

Whenever you feel stress coming on, take a step

away. Go for a walk. Go play with your kids. Go do something active to release your pent-up energy. You can also work throughout the year to proactively decrease the stress in your life through regular exercise. Sustained exercise releases norepinephrine, serotonin, dopamine and beta-endorphins in our bloodstream. These naturally occurring chemicals have been proven to provide a sense of euphoria or wellbeing, are natural pain blockers and antidepressants which increase energy and lift your mood.

So, the next time you feel an anxiety attack coming on after a busy trip to the mall or a frenzied family gathering, remember to take some time out for yourself to release the pent-up tension and return to a relaxed state!

## 9 Tips to help deal with the Stress of the Season

**1. Make Connections** Good relationships with family and friends are important. So, view the holidays as a time to reconnect with people. Additionally, accepting help and support from those who care about you can help alleviate stress.

**2. Set Realistic Goals** Taking small concrete steps to deal with holiday tasks instead of overwhelming yourself with goals that are too far reaching for a busy time.

**3. Keep Things in Perspective** Avoid blowing events out of proportion.

**4. Take Decisive Actions.** Instead of letting holiday stressors get the best of you, make a decision to address the underlying cause of a stressful situation.

**5. Take a Stretch Break** Stretching promotes relaxation and reduces stress. As you stretch, ensure you are performing the stretch with proper technique by focusing on the specific muscle group. Take a deep breath and if the stretch position allows you to do so, put your hand on your lower abdomen. As you inhale, you should feel your abdomen rise gently and smoothly. As you exhale, your abdomen will fall lightly. Each stretch should take 10-20 seconds.

**6. Go For a Walk** The crisp, cold air will energize you in minutes! And, what better way to get in the spirit of the season than to walk past all the outdoor lights and decorations. Get the dog out too and you'll find she's easier to control around your visitors. Also, instead of relaxing on the couch (and fighting sleep) after your holiday meal, take the whole family out for a post-dinner stroll. It's an invigorating way to spend quality time with your family and friends.

**7. Get Up Early** Those who work out in the morning, or as soon as they get up, have the highest fitness success rate. They don't let the day's events determine whether or not they exercise. By getting up early and exercising, the endorphin release will ensure you start your day with a positive attitude.

**8. Eat and Sleep Well** No, these are not part of a new exercise craze, but they do play a significant role in our ability to exercise effectively. Eating nutritiously will help you maintain an appropriate body weight and provide the nutrients and energy needed for exercise. Getting 7-9 hours of sleep each night will energize you and help in the repair of muscle tissue.

### 9. Don't Drink or Eat Too Much

From eggnog laced with alcohol, to New Year's Eve parties bubbling over with champagne, holiday "bowl" parties and even gifts of alcohol, it can be very difficult to enjoy the festivities without feeling like the proverbial party pooper. But while alcohol may appear to relieve your stress at the time, it could leave you feeling a whole lot worse the next day and the extra pounds you put on over the holidays will only lead to more stress in the New Year.

Source: HealthyOntario.com



### HOLIDAY HOURS

Dec. 23rd	closed -at noon
Dec. 30th	closed -at noon
Dec. 26th	closed
Dec. 27th	closed
Jan. 2nd	closed

The staff at RWAM Insurance Administrators Inc. would like to take this time to wish you a happy and healthy holiday season and the very best throughout the coming New Year.