

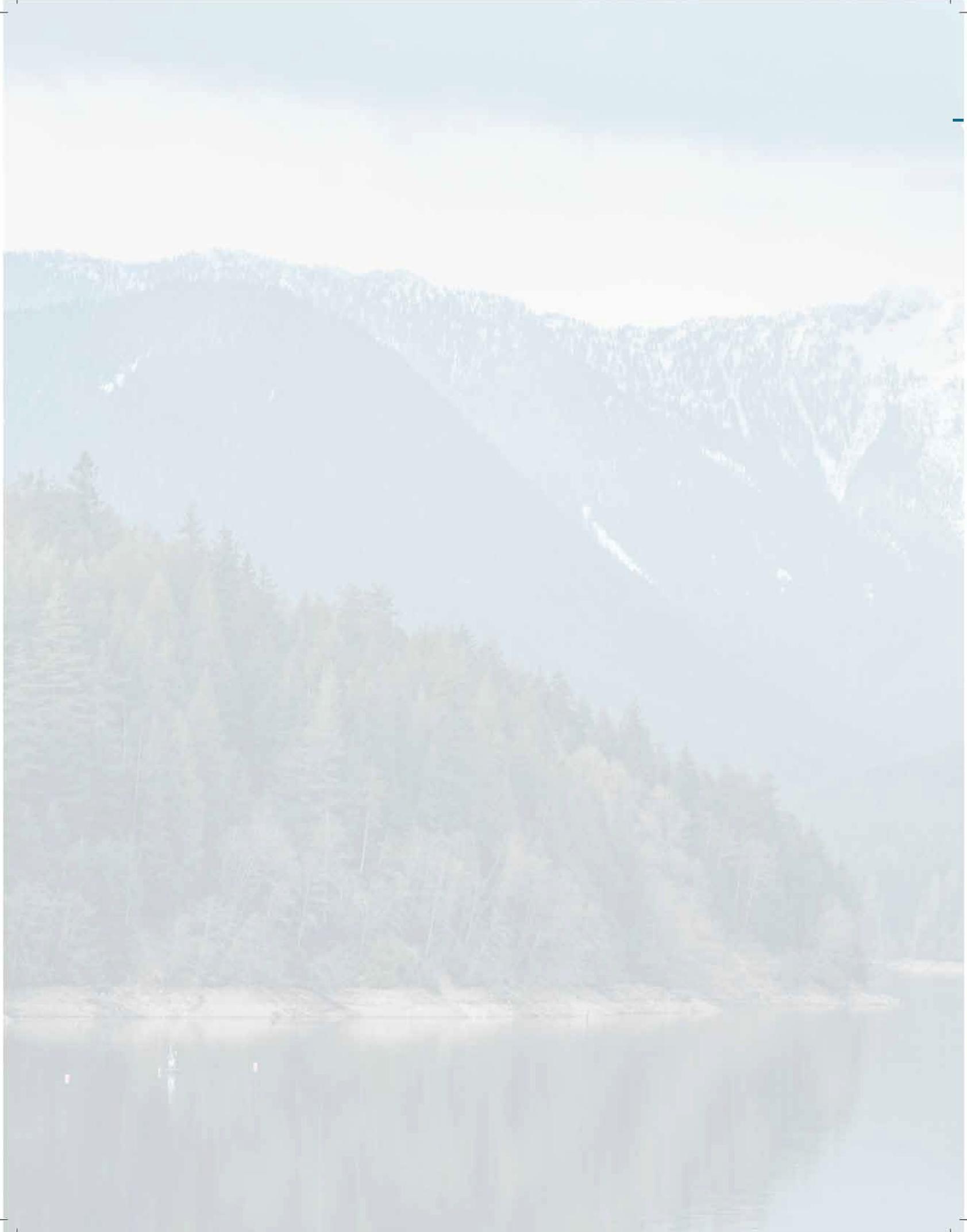


RETIREMENT PLANNING

Information Package Checklist and Workbook



North Shore
Division of Family Practice
An FPSC initiative



Introduction

The intent of this retirement planning information package and workbook is to help support family physicians who are transitioning into retirement.

We suggest using this package up to 2 years prior to your retirement.

Please note that when working through this package, some information will only pertain to practices who are transitioning to a new physician that will be taking over and some information pertains to practices closing down.

One * marks comments related only to practice closures

Two ** marks commented related only to practice transfers

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Updated versions and online PDF copies can be found on our website at [North Shore | Divisions of Family Practice \(divisionsbc.ca\)](https://divisionsbc.ca)

We thank the Vancouver Division of Family Practice and the Victoria Division of Family Practice for providing content for this guide.



18 months prior to retirement date: _____

- Contact NS division for support in panel management, or to have help from PSP/GPSC panel assistant on organization of your panel and ensuring your panel is up to date.
- Practice search of active patients who will require more notification to ensure continuity of care (This information can help you with filling out part of section 2)
 - Chronic Disease
 - Complex Care
 - Frail/Elderly
 - Mental Health and Addictions
 - Immigrants/Newcomers



12 months before closure: _____

- Identify which type of employment packages you will offer your staff (incentives, bonuses etc.) to stay until the end of closure
- Pull your patient panel you organized in previous step - identify your urgent patients needing priority attachment to other physicians (if you do not find a replacement, this list will be very handy to use in following steps)
- *Paper Records - identify your storage options



6 months before closure: _____

▶ **Paper Medical Records:**

- *Arrange for safe storage for both paper and electronic medical records
- *Notify the college of the location of the patient records and how they can be accessed
- Review College of Physician's Medical Record Standards (*Check Resource document on NSDoFP Retirement Section*)

▶ **Electronic Medical Records:**

- *Contact your EMR vendor to cancel the contractual obligations

▶ **Clinic documents:**

- Employment Records/Payroll Records must be kept on file for 6 years
- Tax records must be kept on file for 7 years
- Identify where you will keep these records and start to store

▶ **Staff:**

- Notify your staff

▶ **Patients:**

- *Prepare notification to patients listing the closing date and reason for closing *Reference Templates*
- *Send notification letter to patients listing the closure date, reason for closing and how they can access copies of their medical records.
- **Send notification letter to patients to introduce a new physician who is taking over the practice if applicable.
- Review College of Physician's Requirements for Patient Notification (*Check Resource document on NSDoFP Retirement Section*)
- Assist out of city patients to find a new physician by informing them of their options (*Check Resource document on NSDoFP Retirement Section*)
- Collect any outstanding patient dues and collect money owed to you (MOA's can assist in collection of outstanding amounts on patient's accounts)

▶ **Clinic operations:**

- *Contact all vendors and suppliers to ensure they are aware of practice closure in 6 months
- *Cancel contracts as needed 6 months in advance so you do not need to worry about this closer to closure date

▶ **Orientation:**

- **Plan orientation process for incoming GP
- This may include:
 - A thorough tour of the area
 - Meeting key community members and other ongoing contacts in the short to medium term
 - Introduction to any staff or allied health in the clinic
 - Familiarization with any legal considerations
 - Introduction to local services including banks, pharmacies, hospitals, landlord, maintenance, vendors etc.

2.0 Practice Information Workbook

This information will be useful for any recruitment needs. This will be helpful when discussing your opportunity with a potentially interested physician. Use this information as a guide and walk through for all relevant information for your practice when needed:



Clinic Information

Hours of operation

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Opening							
Closing							

Building Hours

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Opening							
Closing							

On-call requirements: _____

Allied Health professionals that work with this clinic? (RN's, Mental Health clinicians, etc.)

Is there an office manager? _____

How many MOA's work at this practice? Do you have your own personal MOA or is the work shared across physicians?

Which EMR do you currently use? _____

How many providers work with you at this practice? _____

How many exam rooms do you have at this practice available to you? _____

What is the financial agreement that would be offered to a new physician (overhead split, cost sharing, etc.)?

What is the procedure in your clinic when it comes to providing coverage for physicians on leave or vacation (colleagues cross cover, find your own locum, etc.)? Please explain.

Do you have any specific shifts you would expect the incoming physician to take on (weekends, evenings, etc.)?



Panel Information

(You will be able to generate all of this information and fill it out when you complete your checklist steps 18 months prior to closure)

Total Active Patients:

Residential care patients:

Home visits per month:

Do you have a sub-specialty: _____

Approximate number of complex care patients: _____

Any notes regarding the nature of your practice (mostly elderly/new mothers with babies/mental health concerns etc.) Please describe the patient population/neighborhood you serve.



Revenue Breakdown

	Last Year	Previous Year
MSP Billings		
Private Billings		
Total		



Expense table

Expense	Per Month	Annually
Lease		
Phone		
EMR		
Billing Software		
MOA Salary		
Office Supplies		
Medical Supplies		
Courier/Postage		
Internet		
Maintenance/Upgrades		
Total		

Lease information: _____

Lease expiry date: _____

Cost/Square Foot: _____

Is there a sublease or transfer clause?: _____

3.0 Considerations to optimize your practice for take over



Office manual

Having a complete office manual and set of office policies and procedures on hand can help a new physician understand the culture you have created, how you run your business and how you manage patient care and employees. Clearly outlining your processes and procedures in a manual you can provide to potential physicians will help them in quickly understanding how your clinic functions. If you need assistance in creating an office manual, [please refer to section 6 of this package](#). This is a large step in preparing all information for hand over by the time you retire.



Start Dates

Something to consider is the start date of the physician taking over your practice. If they can start within the last three months alongside you before you hand over the practice, this could be an ideal time to have them meet with any patients you feel need a warm hand over, be introduced and get used to working with staff, ask any questions as needed with you available to assist them as well as getting involved with all other colleagues and becoming part of your clinic team.



Technology

Transitioning a practice to a modern EMR and technology platforms takes time and money, and a fundamental change in how you record and manage your medical charts. Ensuring your clinic has high functioning healthcare technology can help a new physician to consider taking over your practice. This includes a modern EMR, an online portal, and up to date hardware, to name a few.



Office Arrangement and Lay out

Is your office space being used most efficiently? Are you making full use of all exam rooms? These types of questions can help you identify how well you have arranged your clinic. For example, if changes could be made to make room for another physician, staff member or allied health in your clinic, that would make the clinic more appealing to a new physician and provide another revenue-generating opportunity.



Staff considerations

Is your staff willing to stay on with your practice after you transition to retirement? A new physician may be interested in keeping the institutional memory, patient knowledge and relationship your MOA or other office staff have built over the years with your patients. Consider having a conversation with your staff about these opportunities.

If your staff will not be continuing, you will want to give them enough time to comfortably adjust to your retirement date. You may need to consider issues of BC Employment Standards and appropriate severance based on their years of service. You should provide your staff with a clearly written letter outlining their notice of termination or employment as appropriate. With enough warning, providing working notice to your staff will fulfill your legal duties in lieu of paying severance. You may wish to consult a lawyer to do this properly and avoid repercussions later.

Some physicians will offer a retention bonus to employees to encourage them to stay until the practice closes or even after it closes to help finalize work including the transfer of medical records, billing etc.

We suggest you refer to the Employment Standards Act requirements listed in the below table.

	The employer becomes liable to pay an employee an amount equal to:	
After 3 consecutive months of employment	1 weeks' wages	<ul style="list-style-type: none"> Is given 1 weeks' written notice Is given a combination of written notice and money equivalent to the amount the employer is liable to pay Terminates the employment, retires from employment, or is dismissed for just cause
After 12 consecutive months of employment	2 weeks' wages	<ul style="list-style-type: none"> Is given 2 weeks' written notice Is given a combination to the amount the employer is liable to pay Terminates the employment, retires from employment, or is dismissed for just cause
After 3 years of consecutive employment	3 weeks' wages plus 1 weeks' wages for each additional year of employment, to a maximum of 8 week's wages.	<ul style="list-style-type: none"> Is given 3 weeks' written notice, plus one additional week for each additional year of employment, to a maximum of 8 week's notice Is given a combination of written notice and money equivalent to the amount the employer is liable to pay Terminates the employment, retires from employment, or is dismissed for just cause
<p>Note: The amount the employer is liable to pay becomes payable on termination of the employment and calculated b: (a) totaling all the employee's weekly wages, at the regular wage, during the last 8 weeks in which the employee worked normal or average hours of work, (b) dividing the total by 8, and (c) multiplying the result by the number of weeks' wages the employer is liable to pay.</p>		

Colleagues

When informing your colleagues of your retirement plans, make sure to introduce them to the prospective new doctors at the final interview stage. You will want their approval as they will need to be prepared to welcome the new doctor into the practice.

Financials and Agreements

Be transparent and open. Make sure to go over all of the answers to your Clinic Information package contained in this retirement guide - this will help the prospective physician to understand all revenue and expenses. Being open and sharing all relevant information about your practice can ease any concerns that a new physician may have.

Equipment

There are several options for selling or passing on your medical and office equipment:

- Sell or give to any new physician coming into the practice
- Post your furniture and equipment on the member's only social media accounts for other member's to see
- Inform your colleagues what you have available. They may be interested or know of other physicians who would be.
- Online classifieds (e.g. Craigslist, Kijiji); hospital notice boards
- Medical publications (e.g. BCMA)
- Consider donating to nonprofit organizations that perform medical mission work.
- Any recycling equipment you cannot sell or donate, call the recycling council of BC at www.rcbc.ca



Drug Disposal

Physicians are responsible to dispose of drugs in a conscientious manner that considers environmental impacts and provincial and federal requirements.

- If you are transferring your practice, you may be able to transfer drugs to the new physician

If you are closing your practice:

- Refuse any new drug samples six months prior to practice closure
- Dispose of drugs using medical waste and sharps companies
- Return expired and unused samples to drug companies or appropriate pharmaceutical representatives
- Offer in-date samples to colleagues
- Take expired or unused drugs to a pharmacy for proper disposal.
- Destroy all prescription pads (if you plan to cancel your license), or keep them safe and secure.



4.0 Finding a physician to take your patients

Contact Recruitment at the North Shore Division of Family Practice for assistance in recruiting a replacement for your practice.

Before approaching other physicians to take over the care of your patients, consider pulling an active panel report from your EMR with your patient information along with active problem summaries. This will help the accepting physician to understand what patients they are taking on, and how it will impact their practice.

If you do reach out to another physician for assistance, best practice is to be able to produce and share list of patients you would like them to take, including the patients contact information and any chronic conditions the new physician should be aware of.

If you find physicians who can take on some of your patients, it is very important to stay organized and understand exactly how many patients each physician is able to take on.

If a colleague agrees to take on 20 of your high needs and complex patients it is important to ensure they are receiving only what they have agreed. Patients can of course find their own physician, but the majority will accept whatever care you find for them.

If you cannot find a physician to take patients here are some other options:

1. North Shore division of Family Practice - Health Connect Registry

This is a program set up for all patients to sign themselves up to the North Shore waitlist where the division will work with them to find a suitable physician replacement.

2. Other Communities

For any patients who do not live in North Vancouver, West Vancouver, Bowen Island or Lions Bay, you can refer them to Health Connect Registry closest to their catchment area. All other Division websites can be found at the Division locator on www.divisionsbc.ca



5.0 North Shore Division Supports

If you feel you need support/assistance with any of the below, please feel free to reach out directly to your division for help. *(For email addresses and contact information for all of the listed supports below – check Support Contact List on NSDoFP Retirement Section)*

Retirement Support

Having someone have a session with you and work through this workbook and set up/go over all of the information included and answer any questions you may have.

Recruitment

We can help you with creating an ad and posting to multiple streams of employment listing websites. We have connections with Health Match BC and BC Family Docs and can assist you in finding someone to take over your practice.

Health Connect Registry Attachment Mechanism

An initiative created to help your patients find a new family doctor when you do not have the benefit of having someone take over your practice.

Panel Management

Assistance for you and your MOA with generating patient panel reports and going over your panel management with you. You can also reach out to the Doctors of BC Panel Manager as needed if you need data entry assistance on getting your panel organized.

Office Manual

Support in creating an effective office manual. This includes providing templates and in-person support for you and your MOA to create a manual that you can use in your office either in a binder or electronically.

Mass Email

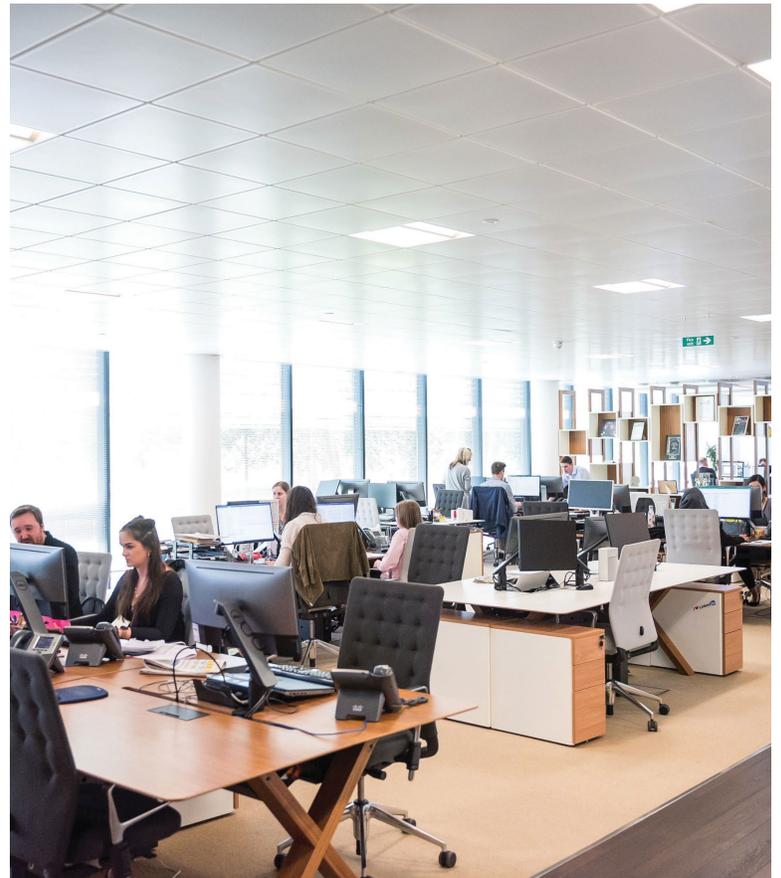
Assistance in setting up mass email for the benefit of being able to contact all of your patient via email at once. We can also provide templates for mass email for you to use.

MOA Network

For your MOA's that need to find work after you leave (if they are not going to stay with a replacement physician), refer them to the MOA Network for support in finding available MOA opportunities.

Social Media Member's Only Accounts

Private accounts created for updates and postings from other member's. This is a great place to communicate with other members in your Division.



6.0 Medical Record Storage Options

There are few different storage options available in the lower mainland, most physician's that work on the North Shore will use MedRecords as their main provider. See below for more specific information about MedRecords:



About MedRecords

MedRecords is a non-profit association providing file management services free of charge to physicians whose practices are closing and whose records will be requested by patients. Through record retrieval, MedRecords is able to re-coup the scanning costs by charging patients a minimal fee.

Why MedRecords?

MedRecords is a non-profit association that has partnered with the Doctors of BC to help standardize and change the way medical records are stored and transferred. They aim to protect physicians and their estates to ensure that their medical records are digitized and stored electronically for a minimum of 35 years at low-to no-cost. The pricing structure was developed to provide scanning and electronic storage services for far cheaper than simply storing paper records. They aim to keep all medical records safe and secure, and ensure patients are not over-charged for an electronic copy. For an added level of protection, in the highly unlikely circumstance that MedRecords would ever have to close, Doctors of BC has agreed to continue to electronically store and transfer the medical records for the remainder of the term.

MedRecords was created to be a no-risk solution that would provide the best service to physicians and their patients.

For physicians with paper records their scanning services include:

- Pick-up (Greater Vancouver)
- Advanced processing (staple/paper clip removal/ post-it notes relocation/misfiling prevention)
- Standard scanning (200 dpi/duplex/B&W/all paper sizes)
- Legal destruction/return of originals

For physicians with electronic records, there is no charge to physicians to store electronic records. The only requirement is that all physicians transfer electronic records in PDF format so that the records remain accessible to requesting physicians. MedRecords will continue to manage and coordinate all patient file retrieval requests for the duration of the required time period. In order to retain MedRecords for practice closure services, it is recommended that you contact MedRecords three months prior to the date of retirement.

Fees

All digital records are charged a flat fee of \$37.50 for retrieval. If a patient requests a copy of a paper record, they are charged \$37.50-\$85 for the digitization and storage of their record depending on the size. Additional charges for shipping and GST apply.



Contact MedRecords



Phone: 604-800-7079

Fax: 604-608-3896

www.medrecords.ca

CHECKLIST TO CLOSE

A variety of medical professionals, organizations, and associations will need to be notified of your retirement. Below is a list of parties to consider notifying (letter templates are available in Section 7).

Office Closure Checklist

- Colleagues**
Make a list of colleagues you refer to, consider sending each one a letter informing them of your practice closure (see Section 7).
- BC Cancer Agency (BCCA)**
Inform them that you will not be able to do follow-ups on PAPs and Fit testing recalls, etc. Provide new family physician's address for outstanding tests. *If you do a PAP smear within a short period before closing your practice, results can be expedited if requested.
- College of Physicians and Surgeons of BC (CPSBC)**
Inform them of any change in your practice, including your new address and future location of your medical records.
- Medical Services Plan (MSP)**
Inform them of your change of address and advise them if you plan to permanently stop billing MSP for patient care. You will want to inform them after any resubmitted or rejected claims are settled. If you plan to locum you should not deactivate your MSP number.
- Hospitals**
Notify any hospital staff office where your patients are being treated of your change in practice status and address. You should also communicate any necessary change to your hospital privileges, if applicable.
- Residential care facilities**
- Laboratories (BC Biomedical and Lifelabs)**
Inform labs to stop all standing orders (e.g. INRs) and not to send copies of lab work to you but to only the ordering physician and others needing to be copied. Also make them aware of your new address.
- Radiology services**
Inform them of your retirement and change of address.
- Pharmacies**
Inform them of your retirement to stop receiving fax renewal requests, try to notify the main pharmacies used by your patients. It helps to keep a list of these as they come in.
- Excelleris**
Contact Excelleris to notify them of your retirement. You will need to leave a forwarding address for reports that come in after your retirement. Check with your file storage company if they have a process for accepting reports after you've closed your office.
- Canadian Medical Protective Association (CMPA)**
Inform them of your change of address and any change in scope of practice.
- Doctors of BC**
Inform them of your change of address and contact information. This may affect category of membership and associated fees. Consider if you need/want to cancel some types of insurance no longer needed or for which you would no longer qualify (e.g. office overhead, level of disability coverage, etc.)
- Canadian Medical Association (CMA)**
Notify of change of address and status.
- College of Family Physicians of Canada (CFPC)**
Notify them of change of address as well as the change in your membership and practice status. This may significantly reduce your membership dues.
- Canada Revenue Agency (CRA)**
Update and redirect mail to a new address for payroll, GST, personal and corporate tax info (if incorporated).
- Lawyers**
Notify those dealing with any of your unresolved patient claims.
- Insurance Corporation of BC (ICBC)**
Inform them of the change of address and practice closure.
- Worksafe BC**
Notify of address change and practice closure.
- Post office**
May require all of your mail redirected.
- Meditran**
Decide on how your mail should now be directed, since delivery is only available to medical offices.
- Insurance**
Cancel office insurance and extended benefits insurance for employees.
- Business license**
Cancel your business license.
- Banking**
Notify your bank of a change of address.
- EMR provider**
Notify them, establish your timeline, the cost of exporting files for storage, and cancel any services if necessary.
- Answering service**
Notify them to cancel your account.
- Call service**
Notify them and cancel the service.
- Phone lines**
Consider cancelling all lines except your main line, which the CPSBC recommends you should maintain for at least one year. Leave a message indicating to patients that you are no longer in practice. In your message, include where they can obtain their medical records, as well as any other information you feel is important for them to know.
- Medical supply companies**
Cancel any outstanding orders.
- Companies that send you bills (e.g. internet, telephone, hydro, insurance, janitorial services, accountant, etc.)**
You will need to redirect mail and terminate services as appropriate.

7.0 Example Templates

Patient Practice Closure Cover Letter TEMPLATE

- Use this template if you do not have another physician taking over your practice.

[Date]

[Patient Address]

Dear [Patient],

I am writing to inform you that after ____ years, I will be closing my family practice as of [DD/MM/YYYY]. Unfortunately, I have not been able to find anyone to take over my practice and I urge you to start seeking someone to take over your care. Please visit, the Healthlink BC website which provides a list of walk-in clinics at <https://www.healthlinkbc.ca/services-and-resources/find-services>. You can also call them at 8-1-1.

Patients are encouraged to register with the Health Connect Registry at www.healthconnectregistry.gov.bc.ca or by calling 8-1-1. This service will support you in being connected to a new primary care provider.

If you previously registered through GPLink, you do not need to register again, as your information has been transferred to the Health Connect Registry. For questions, please contact patientservices@nsdivision.ca.

Making the decision to leave my practice has not been easy and leaving a practice with so many wonderful patients will be the most difficult part. I have valued the trusted relationship we developed and truly appreciated the opportunity to help you manage your health care needs.

To obtain a copy of your medical record, please contact the company below for transition to yourself or your new physician:

[Insert Medical Record Retrieval Service & Cost Information Here].

Thank you for the privilege of being your family doctor for all these years. I wish you and your family the best of health in the future.

Yours truly,

Dr. [INSERT YOUR NAME]

Patient Practice Announcement Letter TEMPLATE

- Use this template if you have found another physician to take over your practice.

[Date]

[Patient Address]

Dear [Patient],

I am writing to inform you that I will be retiring after ___ years in practice on [DD/MM/YYYY]. Fortunately, I have been able to find a new physician to take over your care.

[Insert brief bio of new family physician]

If you would like to get attached to different physician accepting patients on the North Shore, please visit the Health Connect Registry website (www.healthconnectregistry.gov.bc.ca) which allows you to sign up for the waitlist. You can also call them at 8-1-1.

Please make your next appointment with:

[DR. NAME]

[ADDRESS]

[PHONE NUMBER]

To book your first appointment, please call the phone number above. Please call and book your first appointment within one month of receiving this notice. When you call to book your appointment, please mention you have been personally referred by Dr. _____.

If you do not call within this time frame, space with this physician may no longer be available.

[INSERT INFORMATION ON RETRIEVAL OF MEDICAL RECORDS HERE]

Making this decision has not been easy and leaving a practice with so many wonderful patients will be the most difficult part. I have highly valued the trusted relationship we have developed, and truly appreciated the opportunity to help you manage your health care needs, as well as support you during difficult times. Thank you for the privilege of being your family physician. I wish you and your family the best of health in the future.

Yours truly,

Dr. [INSERT YOUR NAME]

Colleague Notification Cover Letter TEMPLATE

- Use this template to send to all of the specialists/labs in your community.

[Date]

[Colleague Address]

Dear Colleagues,

I am writing to inform you that after _____ years, I will be retiring from my family practice as of [DD/MM/YYYY]. Please be aware that I was unable to find another family physician to take over my practice. My patients have been informed of this and will need to find a new family physician of their choice.

Please be sure, should you continue to see any of my patients after [DD/MM/YYYY], to forward any reports (e.g. consultation, radiologic and lab reports) to their new physician and not to me. Also, be sure to either contact my patients directly, or their new physician, to confirm any appointments scheduled for after [DD/MM/YYYY], if assistance is needed in this matter please feel free to contact [Insert Medical Record Retrieval Service].

I have contracted with [Insert Medical Record Retrieval Service] to securely store all of my patient records. If necessary, [Insert Medical Record Retrieval Service] can be reached at:

[Insert Medical Record Retrieval Service Address & Phone Number]

Thanks again for your tremendous support over so many years.

Sincerely,

Dr. [INSERT YOUR NAME]

Letter for Downsizing Randomized Patients TEMPLATE

- Use this template to send to the patients you will be downsizing.

[Date]

[Patient Address]

Dear [INSERT PATIENT NAME]

This letter is to inform you that I will be downsizing my practice. As per our College guidelines, you have been randomly selected from my practice roster. Please be reassured that I will continue to care for you until you have found a new family doctor.

We are very fortunate on the North Shore to have a significant number of new family doctors that are taking on patients. These new doctors will likely fill up quickly so please register as soon as possible.

[Include list of physicians taking new patients available from the Division]

Another way to find a new patient is to apply at Health Connect Registry, which has been rapidly matching North Shore patients to physicians. You can register online at healthlinkbc.ca/health-connect-registry or you can register by phoning 8-1-1

Sincerely,

Dr. [INSERT YOUR NAME]

Letter for Patients that Live Outside the City TEMPLATE

- Use this template to send to the patients who live outside the city.

[Date]

[Patient Address]

Add salutation if desired

You are receiving this letter because you live in a different city than our medical office. Generally, when patients move to a new city, they find a family doctor close to their new home. I realize that in the last few years this has been very difficult and have tried to keep people on as patients in order that they have some form of continuing care. The new Health Connect Registry is now available across BC. It has been very successful in matching patients to a doctor in their community.

Our governing body mandates that longitudinal family doctors must be able to see their patients in person in a timely manner and not just provide virtual care. Now that there is a process to find a new family doctor, we are requesting that you register in your community.

I will continue to care for you through this process (or specify time i.e. six months) but ask that you apply right away.

You can register online at healthlinkbc.ca/health-connect-registry or by phoning 8-1-1

Add sign off and name if desired

Letter for Voluntary Downsizing of North Shore Patients Prior to Randomization TEMPLATE

- Use this template to send to the patients you will be downsizing.

[Date]

[Patient Address]

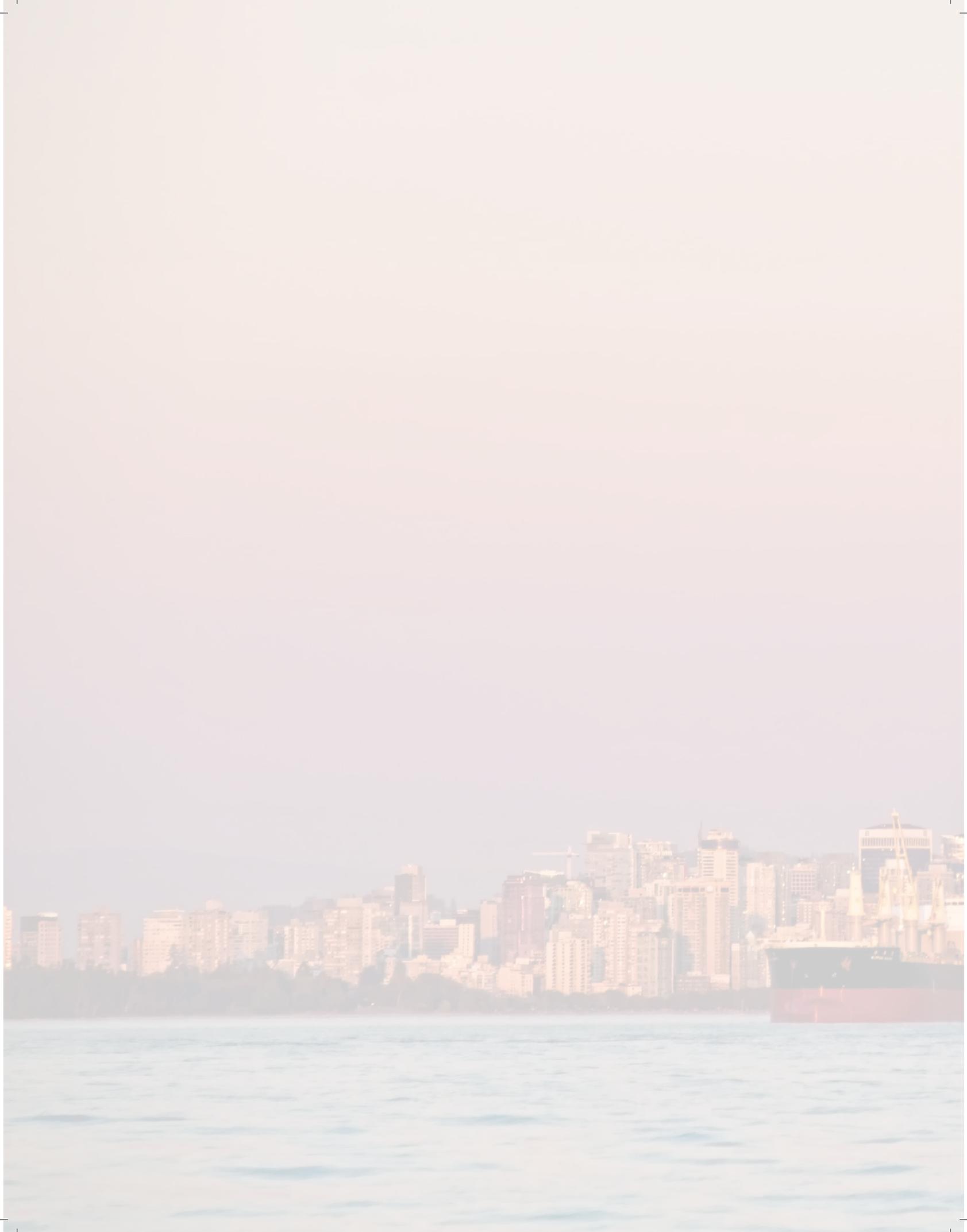
Dear [INSERT PATIENT NAME]

This letter is to inform you that I will be downsizing my practice. *(Could insert more specifics here if desired such as "I am not retiring but slightly modifying my practice")* We have a significant number of new North Shore family physicians that are accepting patients. This would be a great opportunity for those of you that live far from the office to find a family doctor closer to your home. These new doctors will likely fill up over the next few months so now is the time to take advantage of a unique situation.

Contact the Division for a list of physician names to include in this letter.

Sincerely,

Dr. [INSERT YOUR NAME]







North Shore Division of Family Practice

220-145 Chadwick Court

North Vancouver BC

V7M 3K1

Email: nspcn@divisionsbc.ca

Phone: 778.945.3017

Fax: 778.730.0630