

# Alberta Doctors' Digest

## ADIUM Insurance Services membership survey confirms satisfaction

Between September 21 and October 5, 2018, we conducted our triennial membership survey. The purpose of the survey was to gauge members' satisfaction with ADIUM's services and the AMA's proprietary group insurance plans (i.e., disability, professional overhead expense, term life, critical illness, accidental death and dismemberment, and the AMA Health Benefits Trust Fund).

The survey was distributed to all AMA members electronically, whether or not they participate in any of the plans. We thank all 1,037 respondents for making it a statistically valid survey, and we congratulate Dr. Kishore Sindhi of Fort McMurray for winning the \$500 gift card.

### Highlights of the 2018 ADIUM Insurance Services membership survey

- Specialists and family physicians/general practitioners were the largest respondent groups at 35% each, followed by post-graduate residents, retired physicians and medical students.
- Male/female respondents matched the proportion of male/female members, as did the urban/rural respondents.
- Only 54% of members felt knowledgeable about the plans.
- 79% agreed the plans enhance the value of their AMA membership.
- 77% agreed they would recommend the plans to a colleague.
- 92% agreed that ADIUM's insurance advisors are professional, knowledgeable, take time to understand needs and are trustworthy.
- 86% agreed that ADIUM's administrative staff are professional and courteous at answering the telephone, responding to email, processing applications, and invoicing/premium collection.
- These are the results regarding satisfactory claims service:
  - Disability and professional overhead expense
    - ADIUM: 79% agreed they were satisfied
    - Sun Life: 58% agreed they were satisfied
  - AMA Health Benefits Trust Fund
    - Alberta Blue Cross (Core Plan): 82% agreed they were satisfied
    - ADIUM (Cost-Plus Plan): 81% agreed they were satisfied
- These are the results regarding accessing plan information from the AMA website:
  - 58% of members have visited the insurance website.
  - Of those, 72% found it easy to find the plan information.
  - 58% agreed that website information helped them choose their plan coverage.
- These are the results regarding communicating with ADIUM:
  - Most members indicated they prefer to seek advice from ADIUM by phone, followed closely by email, and by pre-arranged face-to-face or telephone appointments.
  - Very few members indicated they want to discuss their insurance via video conference.

- Regarding insurance documentation and premium notices, 62% of respondents supported ADIUM sending insurance documentation and premium invoices by secure email or via email with a link to the AMA website portal. (The 2019 AMA group insurance renewal for members with pre-authorized payment was emailed with a link to the AMA member portal where members can access their coverage and premium information.)

This is what members can expect from ADIUM in the future:

- The survey informed us that there is a need to make members more aware of our services (perhaps this article will help). The more members we have participating in the plans, the more we can leverage our negotiations with insurers. Currently, 63% of practicing physicians participate in at least one plan and our objective is to increase that.
- Our salaried insurance advisors will continue to provide unbiased insurance planning services.
- We will continue to work with insurers to improve the products we offer, the underwriting process and members' claims experience.
- We plan to introduce new tools to allow you better access to insurance advice.

For more information on the AMA's competitive group insurance plans, please visit our website and/or contact one of our insurance advisors:

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