

## Emergency medical services: A new subspecialty on the horizon

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**T**he increasing expectation of excellence from our health care system extends to care provided by paramedics in the prehospital setting.

Some physicians may remember the 1970s TV show *Emergency!* with paramedics Johnny and Roy, and Dr Kelly Bracket (surgeon) and Dr Joe Early (neurosurgeon) who staffed the emergency department. Emergency medicine and prehospital care have evolved in the ensuing 40 years, with emergency medicine being recognized as a specialty and an expansion in the paramedic scope of practice. Today's paramedics are expected to make complex decisions at the scene regarding treatment and transport.

To achieve this high level of care outside the hospital requires sound medical oversight for paramedic systems. Like emergency medicine, medical oversight has matured from volunteer physicians making suggestions

based on emergency department experience to the integration of physician leadership into the emergency medical services (EMS) operation itself. The scope of practice for EMS physicians has grown, and represents a practice with a unique, definable, and growing body of scientific and operational knowledge. The EMS physician provides specialized medical oversight in the development and administration of EMS systems, and is an essential liaison with local public service agencies, hospitals, and professional organizations. The EMS physician also provides essential medical leadership, system oversight, development of practice guidelines and protocols for routine and disaster care, identification and implementation of best practices, system quality improvement, and research unique to the prehospital environment. Finally, the EMS physician has the core skills and competencies that enable him or her to provide hands-on emergency and resuscitative care in the out-of-hospital setting.

BC's Emergency and Health Services Commission employs full- and part-time physicians who work closely with BC Ambulance Service Operations in decision making and strategic planning, and who liaise with hospitals, emergency departments, and the public health and emergency planning communities.

EMS physicians are a community with an organized structure. The National Association of EMS Physicians (NAEMSP) was founded in the US in 1984 and currently numbers 1200 members internationally. The Canadian group within NAEMSP has 75 members representing services across Canada. This group, along with the EMS section of the Canadian Associ-

ation of Emergency Physicians and the EMS Chiefs of Canada, liaise closely to foster development of EMS nationally.

In September 2010 the American Board of Emergency Medicine announced that EMS medicine would be recognized as the sixth subspecialty of emergency medicine in the US. Subspecialty designation recognizes that EMS comprises a discrete body of knowledge, requiring training that is specific and broad and beyond what is included in an emergency medicine residency training program. The first EMS subspecialty board certification exam will sit in 2014.

The Royal College of Physicians and Surgeons of Canada recently made available a new diploma track to recognize training programs that focus on a specialized area of knowledge and competence. This new track is intended to formally recognize training that was once only accessible via the specialty or subspecialty process. A Canadian EMS Diploma Working Group was formed in 2008 in anticipation of this new Royal College process. The Working Group includes Canada's national leaders and content experts in EMS, with university faculty appointments at 10 of Canada's Royal College Emergency Medicine Training programs. It intends to submit an application to the Royal College of Physicians and Surgeons of Canada for recognition of EMS as a diploma discipline. The formal submission will occur in 2013, with a view to formal Royal College recognition in 2014. If successful, the EMS diploma program will be developed in the faculties of medicine at several Canadian universities to provide formal training for physicians pursuing

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*This article is the opinion of the Council on Health Promotion and has not been peer reviewed by the BCMJ Editorial Board.*

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### Insurance: Time for a beneficiary designation checkup

When was the last time you reviewed your beneficiary designations? You've no doubt made careful plans to ensure that your loved ones will be taken care of. However, your life circumstances may have changed and it's important to ensure that your beneficiary designations are current. Here are some considerations to help you with your beneficiary checkup.

#### Beneficiary basics

A beneficiary is someone whom you have designated to be the recipient of insurance policy proceeds upon your death. Make sure your beneficiary designation reflects your current wishes.

If you name a beneficiary, the proceeds will be paid outside your estate, directly to the beneficiary. Payment will be relatively prompt, minimal paperwork will be required, and the funds will not be subject to probate fees.

If you do not name a beneficiary, the proceeds will be paid to your estate. Your estate's executor must apply to probate (or prove) your will in court and the funds will be subject to probate fees. BC's Probate Fee Act lays out the probate fee structure that currently approaches approximately 1.4% of the value of an average policy. Alternatively, you may choose to leave your money to a trust, but be sure to seek legal and tax advice before pursuing this option.

Beneficiaries aren't for life insurance alone. Review all insurance policies, accounts, and investment vehicles for which you have designated beneficiaries. Your beneficiary designation is separate for each and supersedes any general directive set out in your will, unless your will specifically identifies the policy in question.

Another advantage to designating beneficiaries in the province of British Columbia is that when you elect an

immediate family member (spouse, child, grandchild, or parent) it protects the proceeds of your insurance policy from creditors.

#### Types of beneficiary designations

- **Irrevocable beneficiary.** An irrevocable beneficiary designation can be changed, but requires the beneficiary's signed consent.
- **Contingent beneficiary.** You may wish to designate a primary beneficiary and a contingent beneficiary. The contingent beneficiary would be the recipient of your policy proceeds if your primary beneficiary is deceased. In the tragic case of you and your primary beneficiary dying at the same time, such as in an accident, insurance law deems that your beneficiary is deceased before you and proceeds will be paid directly to your contingent beneficiary. If no contingent beneficiary is named, the payment will be made to your estate.
- **Multiple beneficiaries.** You can elect several beneficiaries and provide direction on what percentage of proceeds is to be paid to each. Consider seeking tax advice on how to apportion proceeds to your beneficiaries for maximum tax advantage. If you have a large estate, you may find that designating more than one beneficiary is advantageous.
- **Minor children as beneficiaries.** If a child under 18 is designated as your beneficiary, make sure you designate a trustee to receive the funds on the child's behalf. Include instructions stipulating at what age, percentage, and circumstance the funds are to be transferred to the child. If no trustee is designated, the funds will be paid into the courts.
- **Charity beneficiaries.** If you select one or more charities as your beneficiary, your life insurance proceeds will be paid accordingly. Professional tax advice can determine if your charity designation renders your premiums tax deductible.

#### About BCMA insurance

The BCMA is proud to provide its members and their spouses with competitively priced, comprehensive insurance products. For details on BCMA life insurance and rates, see [www.bcma.org/member-services/insurance-life](http://www.bcma.org/member-services/insurance-life). To help you assess how much coverage you need, you can reference our Life Insurance Calculator at [www.bcma.org/life-insurance-needs-calculator](http://www.bcma.org/life-insurance-needs-calculator).

To make an appointment for a free insurance consultation with a licensed, noncommissioned BCMA insurance advisor, contact Paula Rooney by e-mail at [prooney@bcma.bc.ca](mailto:prooney@bcma.bc.ca) or phone at 604 638-2872 or toll free 1 800 665-2262, ext. 2872.

The information provided in this article is not legal or financial advice; you should consult your lawyer or accountant regarding matters of your estate. The beneficiary designation information presented here is referenced from the Canadian Life and Health Insurance Association Inc., at [www.clhia.ca](http://www.clhia.ca).

—Sinden Malinowski  
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EMS as a career path.

For more information about the Working Group or the proposed EMS diploma program, contact Dr Russell MacDonald at [rmacdonald@orange.ca](mailto:rmacdonald@orange.ca).