



Wealth Planning Strategies

What to Do When Your Doctor Has Bad News

It's what no one ever wants to hear: "The test results have come back positive."

And yet it's quite likely that you, a loved one or both will one day be given a serious health diagnosis that throws your world into uncertainty, confusion and fear. That means you have two choices:

- Wish and hope that you or someone you care about never gets bad news from a physician—and be forced to react quickly and emotionally if that happens.
- Be proactive and get a handle now on the best steps to take if you're faced with a major medical diagnosis.

You can likely guess which approach we recommend. With that in mind, we asked one of the nation's top concierge physicians—Dr. Dan Carlin of World-Clinic—for his best advice on what to do (and not do) when the news about your health is really bad.

Get grounded

When faced with a shocking medical diagnosis, it's natural to let emotions—sadness, anger, depression—take over. Another common emotional response, fear, causes many people in these situations to want to immediately hit the ground running and take action for action's sake—for example, by starting whatever treatment is most readily available.

Carlin's advice: Slow down. Start by internalizing two foundational concepts that will help guide you through this process more successfully.

- **Don't play good day, bad day.** People tend to respond too strongly to the latest bit of news (good or bad) about their health and treatments. Start the process by recognizing there will be a lot of ups and downs along the way so you're not tempted to put too much weight on any one moment or development. "The downs aren't as horrible as you think they are—and the ups aren't as miraculous as they might seem," says Carlin.

- **Get ready to be tougher, more patient and more emotionally disciplined than you've ever been.**

Treating cancer or another serious disease can be a long road. It requires stamina that won't be there unless you can find ways to manage your emotions at each step. That will help you stay rational and thoughtful so you can make the best decisions that lead to the best outcomes. Something else you'll need more than ever before is patience. Says Carlin: "If you lash out at those around you, you end up creating a bad dynamic with the members of your care team and even your family members. A little bit of information can cause you to become hyper-critical—but you don't want to do that, because it hurts your efforts and outcomes. Emotional maturity will maximize your outcome and help your team perform optimally for you."

Finding the help you need

Consider finding a physician who has the skills and the resources to act essentially as your traffic cop—an interpreter, advocate and navigator who can evaluate and coordinate the efforts of the entire team that will work with you on the road to recovery.

The benefits of having one primary care physician who can serve those roles are many:

- They either know top specialists in your disease or have the resources to find them, as well as the ability to access them and get them working with you.
- They have expertise needed to interpret treatment recommendations and plans from various specialists and ensure that all actions taken are coordinated and working in concert for optimal outcomes.
- They can act objectively to ensure that no one member of your health care team exerts too much control or ignores other specialists.

That said, not all physicians are created equal—and in today's world, identifying a doctor who can and will do

these things well is far from easy. Carlin recommends looking for a few key characteristics in a physician:

- **Trust and communication.** Is the doctor someone with whom you feel comfortable being open? With a major medical diagnosis, you can experience a long and often bumpy journey with a lot of moving parts. You want a provider you can talk with frankly about technical and medical matters, but also about your emotions and personal concerns.
- **Expertise.** Trust your gut about the doctor—but then verify. Carlin points out that many doctors with great bedside manner lack the skills and qualifications to coordinate an advanced team of experts meant to help you navigate your illness and get better. To avoid doctors who just don't measure up, look for ones who are board-certified and who run independent community practices—i.e., they are not part of a large medical center that may be unwilling to look for specialists and other resources outside its network.
- **Fee-based.** A truly independent physician's income will not rely on insurance company reimbursements or payments from a corporate parent. You want to

work with a doctor to whom you write a check. That way, you can be confident that the physician is sitting on the same side of the table as you at every stage. "The idea is to work with someone who has no conflicts, whose only job is to advocate for you and what's best for your health," says Carlin.

- **References from other physicians.** The whole point of working with this type of physician is to have one point of contact who can coordinate the efforts of other doctors. One of the best ways to find out if a physician can do that is to ask for references from other doctors and health care specialists. A great primary care physician should be able to demonstrate that he or she has lots of high-quality relationships.

Obviously, your best bet is to be as ready as you reasonably can for a bad diagnosis before it comes. The good news is that concierge medical practices are becoming increasingly common. Many of these practices are designed to provide a higher level of care than traditional doctors do—and the best can serve as care coordinators and advocates for patients facing difficult diagnoses.

This report is an executive summary of our e-book.
For a complete complimentary report, call or email.



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Paul and his firm act as a personal chief financial officer for clients, bringing together a distinctive multi-disciplinary wealth management process with specialists that integrate retirement planning with investment management, mitigating taxes, protecting assets, and passing on a legacy for family, community and causes to make a greater impact.

In 1983, Paul earned a pioneering designation as a Certified Financial Planner (CFP®), and then ChFC® (Chartered Financial Consultant) and ATA (Accredited Tax Advisor). He earned his MBA in Finance from the Simon Business School at the University of Rochester. His extensive education includes MFP (Master of Science in Financial Planning) and MSFS (Master of Science in Financial Services). Paul has been presented with the Albert Nelson Marquis Lifetime Achievement Award by Who's Who.

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