



Photo for the Los Angeles Times by Ringo H. W. Chiu

Calderon is among a growing number of doctors who are meeting with patients over the Internet person when appropriate, as major insurers agree to pay for such interactions.

## Doctors to do more patient care over the Internet ... patient access and could significantly improve satisfaction.'

a Harvard University health-care economist

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ear-old technology ex- a visit with her prima- tor at Stanford Univer- d. After Young filled out i described her symp- agnosed a bacterial in- escribed an antibiotic store near the hotel and he get some rest.

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nd patients have many mniculate over the In- e doctors and their of- already e-mail patients ge, especially when it in- or questions or prescrip-

he new online consulta- more structured than a ail. If insurance compa- pected to pay the bill, need documentation of

As a result, firms have emerged to help doctors handle this. They typically arrange the online visits, maintain records and handle insurance reimbursements, patient co-payments and other payments.

To begin using these online services, patients visit a doctor's Web site or go directly to one of the Internet companies that handle such services, for example, RelayHealth Inc. or Medem Inc.

Doctors are typically encouraged to respond to patients within a day. They receive an e-mail reminder if they haven't, with a phone call on the second day. Prices can vary from \$25 to \$125, which patients pay with a credit card at the end of the session.

Allison Holt, 47, of Santa Ana, Calif., said she was "completely sold" on online health care and didn't plan to visit her doctor in person anymore if she could help it. The former human resources man-

ing back problem flared up.

Holt has had two full checkups since then and occasionally e-mails her doctor with minor questions or to request a prescription refill. The visits cost \$25 and are not covered by her insurance.

"When I used to call his office, the staff would take a message, wait for a reply and then call me back when they had time," she said. "Now, I get an e-mail by the end of the day."

Even with big insurers signing on, it remains to be seen whether a large share of the public will embrace Internet medicine. Surveys show that many patients and doctors remain uncertain whether the technology is right for them. Also still on the sidelines is the federal Medicare agency, which pays about half the nation's doctor bills.

Recently, some smaller insurers that began reimbursing for online consultations stopped doing so because few members used the service. But Young, the San Francisco technology consultant, predicts that routine doctor visits eventually will go the way of the locomotive or buying CDs at the store.

"It can take me an hour and 15 minutes to drive to my doctor's office; longer in rush hour," she said. "Why do I want to do that?"

## MAIN EVENT

Jason Ungar, director at Ansbacher Investment Management in New York, is scheduled to participate in the session.



## Panel offers tools for volatile options market

Four financial experts will discuss "Options in 2008: Tools to Navigate More Volatile Markets" at a meeting hosted by the Chicago chapters of QWAFEFW (Quantitative Work Alliance for Applied Finance, Education and Wisdom) and PRMIA (Professional Risk Managers' International Association).

The event will take place from 5 to 7 p.m. Wednesday in the members lounge of the Chicago Board Options Exchange, 400 S. LaSalle St.

Panelists include: Jason Ungar, director at Ansbacher Investment Management in New York; Jon Yalmokas, managing director, head of flow derivative sales, Americas, at UBS in Stamford, Conn.; Jon Najarian, co-founder of OptionMonster in Chicago; and Joe Cusick, vice president of education for OptionsXpress, Chicago. Matthew Moran of the CBOE will moderate the panel.

Trading volume on the U.S. options exchanges rose 41 percent in 2007, and more volatility in early 2008 is leading to new options volume records. Panelists will discuss how investors and traders can benefit from the doubling of volatility indexes in the past 12 months, how hedge funds are using correlation trades and equity derivatives to add value in today's markets, and which options strategies and tools will be popular with self-directed investors in 2008, among other topics.

Admission is \$10 in advance and \$15 at the door. To RSVP via Acteva, visit [www.acteva.com/go/chicagoqwafafew](http://www.acteva.com/go/chicagoqwafafew).



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