

Comprehensive Coverage for Naturopathic Doctors

April 28, 2021

Over the years, Canadians have taken an increasing interest in alternative therapies and forms of medicine. As a result, many Canadian residents have decided to switch to naturopathy, a natural and non-invasive form of medical treatment with fewer side effects. In response to the high demand for naturopathic primary care, more doctors and clinical teams are offering and even specializing in naturopathic treatments.

Naturopathic Doctors, Part of Canada's Trend Towards Integrative Health

As part of the increasing interest in holistic approaches to health and patient care, there is high demand for Naturopathic Doctors (NDs) in multidisciplinary teams and the Canadian health system in general.

Naturopathic medicine, or naturopathy, fits within the scope of complementary, integrative, or alternative medicine (CAM), which comprises treatments or therapies used in place of or alongside conventional medical treatment. A licensed ND assesses, diagnoses, and treats illness through a holistic lens, where symptoms are understood as expressions of the body's natural attempt to heal. These professionals treat the whole person by determining and addressing the underlying causes rather than simply managing or suppressing symptoms.

NDs play a critical role in Canada's healthcare system. Many work collaboratively with neurosurgeons, dermatologists, and other specialists as part of interdisciplinary health teams. In addition, they can use evidence-informed treatments and combine a variety of modalities to optimize patient treatment efficacy.

Naturopathic Doctors vs. Naturopaths - There's a Difference

A licensed ND is a primary care practitioner trained to diagnose, prevent and treat acute and chronic illness. In some provinces, they may also prescribe medication. By contrast, a Naturopath is an unregulated professional who is unable by law to provide diagnoses or prescribe medication.

Years of rigorous study and hours of training are required to become a Naturopathic Doctor in Canada. First, a Bachelor's degree is required before completing a four-year professional, in-residence doctoral program accredited by the Council of Naturopathic Medical Education (CNME), the only accrediting body for naturopathic medical programs in the U.S. and Canada that qualifies graduates for regulation/licensure. Naturopathic students must also attend more than 4,100

contact hours of instruction, including at least 1,200 hours of supervised, hands-on clinical training. Upon completion of the program, naturopathic medical graduates must then pass the North American standardized board exams. Only then are they a fully qualified Naturopathic Doctor or Doctor of Naturopathy with the ND designation after their name.

Naturopaths, by contrast, have access to any number of programs, many of which are delivered online and take only a few months to complete. Further, there is no standardized or accredited curriculum nor supervised clinical experience, and individuals enrolled in any one of these naturopathy programs do not qualify for regulation/licensure.

Naturopathic Doctors may work in private or group practice and can be found working in government, hospitals, medical schools, and integrated health clinics alongside conventional medical doctors and a variety of integrated health care professionals.

What Exposures Exist for Naturopaths?

Any professional responsible for assessing, diagnosing, and treating illnesses is exposed to allegations of misdiagnoses and medical malpractice. As highly trained and informed a healthcare provider may be, there is always the risk that a poor patient outcome will be traced back to the ND's medical advice in the form of a claim of inaccurate or mistaken advice. Even seemingly minor mistakes can lead to a major lawsuit if a patient or client is injured, loses money, or suffers some other loss as a result of the ND's actual or alleged failure to uphold the duty of care.

NDs who work as part of multidisciplinary teams face unique risks of allegations of negligence or misdiagnosis through miscommunications with their colleagues. Working in clinics with teams, whether large or small, means that an ND could be liable for any error made by their colleagues, by employed staff, or by temporary workers.

Lastly, even if the ND is not at fault in a lawsuit, there are still settlement, litigation, and other legal fees to worry about. Having insurance from a specialist carrier means having coverage for some or all of the costs of hiring lawyers and litigation teams, going to court, or settling a claim.

The MedThree Advantage

If you are a broker looking for tailored coverage and advice for regulated healthcare professionals, MedThree Insurance can help. Our deep expertise in underwriting Canada's healthcare sector makes it easy for brokers to find the right coverage their clients need to safeguard their reputation and livelihood.

Visit our website to learn more about our [tailored healthcare insurance products](#).

Content is current as of the date of broadcast and is subject to change without notice.

Sources:

1. <https://www.cand.ca/>