

Changing the Way We Work

July 18, 2025: Infectious Disease and Retirement Planning for Physicians

Panelists: Dr. Zain Chagla and Dr. Mark Soth

Moderator: Dr. Eleanor Colledge

Curated answers from CoP guests, panelists and co-hosts to the top five in-session questions posed by participants, based on current guidance and information available at the time.

I am confused about the explanation on a false positive on a one-step TB test. (but really it was a positive because it would have been positive on a two step the year before). Is that a positive result or a negative result?

So, rationale for two step is that occasionally the TB response can “wake up” on the first test. These individuals have latent TB but don’t test positive on their first test but will test positive on their second. So, we do the second stage captures this response and it’s a true positive. The issue is if you waited and then tested them next year, they’d go from negative to positive (still a true positive). However, seroconversion (i.e., recent acquisition) is considered higher risk from a treatment standpoint, which is really not the case here given they were likely persistently positive.

Can you please provide a link for the TSTin3d?

The Online TST/IGRA Interpreter: <https://www.tstin3d.com/en/calc.html>.

If a patient has a positive skin test and goes on to have a negative Interferon Gamma Release Assay (IGRA) would you be less likely to offer them prophylaxis treatment?

Depends on their pre-test risk. If they are from an endemic area of the world or are immunocompromised, I may provide treatment. If they are truly negative and low pre-test probability, then I would be much less likely to offer it.

What happens to a positive IGRA test following treatment or prophylaxis. Once positive, is it always positive or can it return to negative?

It will always stay positive as this is the immune response to TB not the actual disease.

How long does it take for CME credits from past sessions and the self learning activities take to appear on the Mainpro site? I submitted some prior to the June 30 deadline but they have not yet appeared. Will they be processed before the August extension date?

Self learning credits are collected from the forms by OCFP every couple of months (1-2 months). So, if you submitted in June the credits will most likely be submitted to CFPC in

July/August. The credits will be shown in your account 3-6 weeks after submitting to CFPC. Feel free to email ocfpmainpro@ocfp.on.ca with when you completed the self learning and we can confirm status (i.e., if the credits have been submitted to CFPC or is in progress).

These additional questions and comments were answered live during the session. To view responses, please refer to the session recording.

- Is there a gastro virus going around currently?
- What is the recommendation for intradermal TB testing for immunocompromised individuals or those with prior stem cell transplants? Is there any risk to these patients?
- If a two-step TB test was done previously and was negative, but their form requires testing, do we still do two step or refuse and only do one step?
- Please comment on the procedure for testing in a patient with a positive two-step TB test who has received the Bacille Calmette-Guérin (BCG) vaccine.
- Is IGRA test covered in any circumstance by OHIP (i.e., past BCG vaccination)?
- What is contraindication for tuberculin skin tests (TST)?
- Is there any sense in joining a pension plan if you only have five years left before retirement?
- What are your thoughts on participating whole life insurance?
- Please review the annual cost of being incorporated. Is there an income threshold below which incorporation is not useful until retirement?
- What is the latest age to establish an Individual Pension Plan?
- I am about four years away from retirement, should I still be considering pension plans? Would there be any benefit at this point?
- Are you aware of any multi-employer pension plans for unincorporated physicians and their families?
- What about the Canadian Physicians' Pension Plan? This wasn't mentioned in the talk
- How does a person over 70 find out why they are not receiving CPP?
- Can you please explain again what happens with a multi-employer pension plan if I die, but my husband is still living. What would he be entitled to?
- Are contributions to RRSP/pension plans made through a corporate account or our own personal account?
- If you have an individual pension plan (IPP), and have retired and are drawing a pension from the IPP, what happens if there is a pension shortfall and the corporation doesn't have available funds to make up the difference?
- From testamentary point of view is IPP better than any other form of savings?
- Does everyone get CPP or only selected people who have contributed towards it?
- When is critical care illness insurance useful and at what age?