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NORTH CAROLINA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

Risk Management Tips

Be Prepared to Answer Questions

In his new book, "I Need an Operation... Now What? A Patient's Guide to a Safe and Successful Outcome," Thomas R. Russell, MD, FACS, the Executive Director of the American College of Surgery, advises patients to ask 10 questions before having surgery:

1. Is this operation absolutely necessary and what could happen if I choose to forego it?
2. What are the likely long-term effects of this procedure?
3. Are you Board certified in the surgical procedure you'll be performing on me?
4. Do you perform this procedure on a regular basis?
5. Do you plan to do this procedure in a hospital or in your office?
6. How do other patients with health factors and surgical needs such as mine fare under your care?
7. What are the potential complications I could face and are you prepared to handle them?
8. What is the risk of infection?
9. Could I die?
10. What is my role as I recover from this procedure?

Dr. Russell says "Patients should know that they can improve their odds for a good outcome if they do their homework "up front." In this book he also lists helpful pre-and post-operative tips for patients..

These questions are important parts of the informed consent form and MAG Mutual's Risk Management Consultants recommend answering questions like these during the informed consent discussion. Research shows that informed patients make better decisions about their healthcare, have less anxiety, spend fewer days in the hospital, are more likely to "buy-in" with post operative care instructions and require few analgesics – prompting quicker recuperation.●

When a Physician Retires

For most people, retirement invokes thoughts of extensive travel, enjoying leisure activities and spending time with friends and family. However, physicians in particular, must put certain safeguards in place to ensure a smooth transition for patients and themselves.

MAG Mutual retirees are entitled to a free reporting endorsement (tail coverage) if they have been insured with the company at least the last five years of practicing medicine and are at least 55 years of age.

Retiring physicians who have not been insured with MAG Mutual for the last five years will receive a 20% credit toward the purchase of tail coverage for each year insured with the company. For example, if you have been insured with MAG Mutual:

- **5+ years = reporting endorsement is free of charge**
- **4 years = reduction of 80%**
- **3 years = reduction of 60%**
- **2 years = reduction of 40%**
- **1 year = reduction of 20%**

A MAG Mutual Retention Associate can provide detailed recommendations that includes notifying colleagues, patients, employees; as well as how to handle patients' medical records that will make your retirement worry-free.●

Save the Date for Raleigh Healthcare Heroes

MAG Mutual Insurance Company is again proud to sponsor the Triangle Business Journal's HealthCare Heroes Awards. The dinner will be held Thursday, March 27, 6 to 9 p.m. at the North Ridge Country Club, 6612 Falls of Neuse Road in Raleigh.

The annual event recognizes outstanding individuals who

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who have made a significant impact on the community for their commitment to and compassion for the field of medicine.

MAG Mutual is proud to serve as a partner in honoring these everyday champions. To purchase tickets go to www.triangle.bizjournals.com/triangle/event/4097. For more information, contact Becky at 919-327-1004.●

In Practice. In Life.

Protection from Computer-based Liabilities

After the terrorist attacks of 9/11, the White House warned of the destructive and costly potential that hackers and computer viruses posed to businesses. It strongly recommended they seek appropriate coverage for commercial data and other computer-based assets.

Many of us have no clue that cyber liability issues ranging from privacy to viruses can be devastating for a medical practice. Everyday technologies such as the Internet and even prescription reminders could put your data at risk.

Cyber security liability results from a seemingly minor network security failure, allowing unfettered access to computer networks - opening your practice up to the theft of data.

Many practices keep patient credit card information on file, however, notification after a security breach can be expensive and time consuming. The law requires that every affected person be notified their information may have been compromised. Most practices believe they're covered under general liability insurance or standard crime policies. However, those products are not designed to cover cyber losses.

MAG Mutual's Cyber Liability Insurance covers threats from viruses; disruption of web sites; unauthorized use of computer networks; extortion; crisis management and liability against lawsuits.

To learn more about Cyber Liability Insurance offered through MAG Mutual Insurance Agency, call **1-800-586-6891.●**

*MAG Mutual Insurance Company does not provide coverage for these products. Insurance is provided through nationally recognized insurance companies.

Dietary Supplements with Rx Spells Trouble for Some

In a recent U.S. Food and Drug Administration (FDA) Health and Diet sponsored study, 73% of those polled 18 and older used a herb or dietary supplement at least once a year and 85% used multivitamins on a daily basis.¹ No major medical group or government agency recommends multivitamins for otherwise healthy individuals because evidence-based reviews found no benefit.

Another study by the National Center for Complementary and Alternate Medicine, found that glucosamine-chondroitin does not relieve arthritic pain; Echinacea does not prevent colds and Saw almetto does not relieve benign prostate hyperplasia.²

Many herbs and supplements have a long history of use and of claimed health benefits but some have caused health problems for users. Since the mid-eighties, the American Association of Poison Control Centers has received more than 1.6 million reports of adverse reactions from people taking dietary supplements. Over 250,000 of these incidents resulted in hospitalization.³

The FDA study concluded there is a higher incidence of adverse results using herbal supplements with prescription medications.

The danger is that these supplements can act in the same way as drugs and can cause medical problems if not used correctly or if taken in large amounts. Physicians and other health professionals should remain diligent in asking patients about dietary supplements and herbal intake at each visit, update medication lists, and educate patients about any safety concerns related to combining these with prescription medications.●

(1) Timbo BB, Ross MP, McCarthy PV, et al. Dietary supplements in a national survey. *Journal of American Dieticians Assoc.* 2006; 106 1966-1974

(2) AARP/NCCAM. Complementary and Alternate Medicine. What people over 50 are taking and discussing with their physicians. January 18, 2007

(3) Lai MW, Klein-Schwartz W, Rodgers GA, et al. 2005 Annual Report of the American Associate of Poison Control Centers national poisoning and exposure database. *Clinical Toxicology* 2006; 44:803-932

*MAG Mutual does not presume to establish any standard of care or establish rules for the practice of medicine. The particular patient-care strategies or range of patient-care strategies mentioned in this article should be tempered by the physician's judgement.

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