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SOUTH 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, before heading off to cruise the world, physicians in particular, must put certain safeguards in place to ensure a smooth transition for patients and themselves.

MAG Mutual insureds are entitled to a free reporting endorsement upon their full and complete retirement from the practice of medicine. (tail coverage) if they have been insured with the company for at least the past five years and are at least 55 years of age. To receive the retirement benefit, notification of retirement must be sent to MAG Mutual in writing.

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%**

It is recommended that physicians notify their colleagues, employees and all active patients at least two months prior to closing the practice. This will allow enough time for employees to find other positions and patients will have time to get their records transferred to a new physician. It is important to retain all medical records and if a patient requests his/her medical records, send copies only.

A MAG Mutual Retention Associate can provide physicians detailed procedures that will make retirement worry-free.●

Use of Dietary Supplements with Prescriptions Spells Trouble for Some Patients

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.

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 Palmetto 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. In the US, herbal and dietary supplements are regulated by the FDA as foods, meaning they do not have to meet the same standards as drugs and over-the-counter medications for proof of safety, effectiveness, and what the FDA calls 'Good Manufacturing Practices.'

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. Some have been found to be contaminated with metals or other substances. Published analyses of some supplements have found differences between what's listed on the label and what's in the bottle. 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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