



# THE MAGNET™



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SOUTH CAROLINA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

## Risk Management Tips

### Monitoring Answering Service— Key To Great Customer Service

Many physician practices rely on outsourced answering services to handle calls when the office is closed. However, since they serve as the 'face' of your practice your answering service should follow clear guidelines to ensure the proper patient care and customer service.

1.) When answering a call, the service should immediately tell the caller he/she is speaking to the answering service and not to the physician's office. In some cases, patients may immediately begin to explain a confidential problem and then become upset later upon learning they're speaking with someone other than the physician's staff. **The answering service should have instructions from the physician about what to ask callers and what to tell them if they have an emergency.**

2.) The answering service should be as courteous to callers as your office staff. Your rapport with patients can be easily diminished by an insensitive or rude answering service. If the answering service operator has to interrupt a caller several times to answer other calls or does not answer within five rings, the service may be too busy to handle your practice.

3.) Stay personally aware of your service's reliability and courtesy by regularly telephoning it yourself. Portray various situations, ranging from emergency to casual inquiry – and tell them that you'll be monitoring them!

Consider these points:

- **Was your call answered promptly or on the sixth ring?**
- **Was it handled with proper manners and respect?**
- **Was the important information relayed to you properly and timely?**

*(Continued on page 2)*

## By Physicians. For Physicians.

### MAG Mutual Awarded Financial Strength Rating of A- (Excellent)

MAG Mutual Insurance Company, the Southeast's leading professional medical liability insurer and the 9th largest medical professional liability insurer in the U.S., is pleased to announce that the A.M. Best Company has again assigned the company an **A- (Excellent) rating with a "Stable Outlook" for the future.**

"We are pleased that our leadership position and financial strength have been reaffirmed," said **Dr. Roy Vandiver, Chairman and CEO.** "This rating is proof positive that our physician led Board of Directors puts our insureds first."

The A.M. Best rating was based on 2007 financials and cited MAG Mutual's capitalization, operating profitability and favorable loss reserve development. The rating also recognizes MAG Mutual's leadership position in providing medical professional liability coverage for physicians in Georgia, Florida, North Carolina, South Carolina, Alabama, Tennessee and Virginia.

The A.M. Best Company is a leading insurance rating organization whose ratings are recognized worldwide as a benchmark for assessing insurers' financial strength. The A- (Excellent) rating is assigned only to select companies that have an excellent ability to meet their ongoing obligations to policyholders.●

### Risk Management Assistance - At Your Fingertips

Visit us online at [www.magmutual.com/risk](http://www.magmutual.com/risk) for CME programs, frequently asked questions, ready-to-use forms and more!

## In Practice. In Life. Group Personal Lines Insurance Program - A Big Hit!

With more options for your growing business, **MAG Mutual Insurance Agency (MMIA)** now offers the **Travelers Benefits Plus®** Insurance Program.

Easy to set up, the Benefits Plus® program through MMIA is designed for medical practices with as few as 5 employees and provides auto, home and personal liability coverage for your employees at discounted group rates.

Call **Donna Freeman** for a quick, no-obligation quote today at **1-800-295-5120**.

## Get to Know MAG Mutual - Better!

MAG Mutual representatives will be attending the following meetings. We'd love to meet you, so please stop by our booth and say hello!

**Sept. 11-14** - SC OB/GYN Society, Grove Park Inn, Asheville

**Sept. 16** - Columbia Medical Society, Clarion Town House Hotel, Columbia

**Sept. 19-21** - SC Society of Anesthesiology, Ballantyne Resort, Charlotte

**Sept. 25-28** - SC Society of Ophthalmology, Hilton Oceanfront Resort, Hilton Head

**Sept. 26-28** - SC Chapter, American College Cardiology, Wild Dunes Resort, Isle of Palms

**Oct. 16-19** SC Chapter American College of Physicians, Crowne Plaza Beach Resort, Hilton Head

**Nov. 13-15** - SC Academy Family Physicians, Western Hilton Head Island Resort, Hilton Head ●

*(Monitoring Answering Service—Key To Customer Service, continued from page 1)*

4.) If you experience problems, it's best to try and work them out before dismissing the service. Notify the owner or manager of the specifics and any shortcomings. Make the complaint in writing as well as by phone so it drives home both your concern and your surveillance. And, just like your own staff, if you discover a particular operator who provides excellent service every time, compliment him or her to the service supervisor.

5.) Finally, if an answering machine is used in the office, we suggest taking the following steps to minimize liability and help ensure patient satisfaction:

- a) Inform new patients that when the physician is unavailable, telephone calls will be handled by an answering machine.
- b) When treating a patient whose medical problem may involve complications, provide the patient with written instructions in case the complications occur while the physician is unavailable and the office's answering machine has been activated.●

## We Need Your Input!

In our on-going effort to serve you better, MAG Mutual's Risk Management Department, would like to know your opinion of the Healthcare Risk Manager. Take a very short survey online. **The first two hundred respondents will receive a Free Fireman "Codey" Bear!**

[www.magmutual.com/risk/newslettersurvey](http://www.magmutual.com/risk/newslettersurvey).

Your help is appreciated!●



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