

# THE MAGNET™



VOL. 27 NO. 4 - 2009

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FLORIDA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

## Risk Management & Patient Safety Dept. Tips

### Scam Alert!

An alert from the Centers for Medicare & Medicaid Services (CMS) has been issued for physician offices. Perpetrators are sending faxes to physician offices posing as the Medicare Insurance Provider or Medicare Administrative Contractor (MAC) instructing physician staff to respond to a questionnaire providing account information within 48 hours to avoid a lapse in Medicare payments.

Be wary of this practice and confirm requests with your contractor using contact information they previously provided before submitting any information. Medicare providers should only send information to a Medicare contractor using the address found in the download section of the CMS.gov website found at:

<http://www.cms.hhs.gov/MLNGenInfo> or

<http://www.cms.hhs.gov/MedicareProviderSupEnroll> ☞

## Straight Talk About Insurance

We know your focus is on your practice and providing quality patient care and we also know that sometimes the language and terms we insurers use can be confusing. With so many choices beyond medical professional liability insurance, what products should you consider? We've created a glossary of 10 terms to help you get through all the minutiae. Below is a partial listing and more can be found at [www.MAGMutual.com/Insurance](http://www.MAGMutual.com/Insurance).

- **Employment Practices Liability** – Provides defense costs and indemnity protection from employee allegations of discrimination, harassment and other employment law claims.

*(Continued on page 2)*

## Claims Committees – Physicians' Advocate, Ally

In the summer of 1982, MAG Mutual's first Physician Claims Committee was formed with the main goals being aggressive claims management and defense of physicians. Chairman of the Board, **Dr. Roy W. Vandiver** explains why the Company is so rigorous with our defense of physicians. "From the very beginning, we decided as a company that we were going to do everything possible to defend our policyholders to the end. These are not only reputations and careers we're defending, but they're our friends and neighbors – that sentiment is reflected in every decision we make."

**Steve Canterbury**, Claims Manager for Florida explains further. "MAG Mutual provides local, experienced and superior claims management and legal defense – and that's not common in the Industry. Our physician-led Board, Claims committees, expert local defense attorneys and hands-on claims staff are all part of a process specifically designed to put our physicians first."

Your Florida Claims Committees are pictured below. For a closer look at all of MAG Mutual's Claims Committees, go to [www.MAGMutual.com](http://www.MAGMutual.com) and select Our Company, Leadership, Claims Committees.☞



**Florida Claims Committee - Seated L-R:** Michael Meyer, Director of Claims: FL, SC & VA - Orlando; Roy W. Vandiver, M.D., Board of Directors Chairman - Atlanta, GA; Peter Jansen, M.D. - MacClenny; E. Daniel DeLoach, M.D., Committee Chairman - Savannah, GA; and Daniel Summers, M.D. - Pensacola. **Standing L-R:** Richard Kreinest, M.D. - Gainesville; James B. Ball, Jr., M.D. - Sebring; Steve Canterbury, Florida Claims Manager - Orlando; David T. Stewart, Jr., M.D. - Tallahassee; Curtis Weaver, M.D. - Orlando; and Napoleon Estrada, M.D. - Kissimmee.



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Because your patients come first.

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## In Practice. In Life.

*"It was insurance I thought I'd never need, but I'm so glad I had it."*

The quote above is a snippet from a countless number of letters we've received over the years, referring to policies purchased, placed in the back of a drawer; and ended up saving practices and families.

MAG Mutual Financial Services, Inc.'s (MMFSI) alliance with Principal Financial Group® allows us to present services such as disability income insurance, retirement and pension planning, IRAs, and other life, financial services and investment solutions.

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*(Straight Talk About Insurance, continued from page 1)*

- **Business Owners Policy** – Combines your property, general liability and business income coverages into one policy.
- **Physicians Regulatory Liability** – Covers fines, penalties and related limited defense costs for government audits (Medicare/Medicaid). Also provides limited defense costs for HIPAA, STARK and EMTALA violations.
- **Personal Insurance** – Automobile, home and personal umbrella protection for individuals and families.

## Reminder: Patient Privacy Rights Survive Death

By now, everyone has read, seen, or at least heard about the stories of pop star, Michael Jackson's former nurse. She has been talking to various media outlets about the requests that Mr. Jackson made to her for the drug Diprivan. The Health Insurance Portability and Accountability Act (HIPAA) is a mandatory regulation for the privacy of patients. The recent media coverage warrants this reminder that HIPAA rules apply to nurses, physicians and all medical staff; and the obligations of HIPAA survive a patient's death.

We must also remember that even though a person is a celebrity, he or she still has a right for their medical care to be kept private. The status of the patient in the public-eye does not change a provider's obligations to adhere to HIPAA guidelines. Summarily, a deceased patient's executor or administrator (someone who is legally authorized to act on the behalf of the deceased patient) is the only person who can release the privacy rights of a patient. ☑

## Free Risk Management Seminars for Physicians and Mid-level Providers

### Electronic Medical Records: Good, The Bad and The Ugly

The perception of EMRs is that they help reduce medical errors, increase office efficiency, reduce the need for support staff, improve coding and billing, and provide a higher level of medical record security – all while allowing the physician to focus on patient care. However, EMRs can lead to unforeseen and unintended risks. Understand the risks associated with EMRs, how to reduce them and capitalize on the opportunities that they can provide.

**Tuesday, October 6, 2009 - Pensacola  
The Civic Center**

201 East Gregory Street

**Speaker:** James Saxton, J.D.

Stevens & Lee - Lawyers and Consultants, Landcaster, PA

To sign up for a seminar, go to: [www.MAGMutual.com/seminars](http://www.MAGMutual.com/seminars) or for more information contact: Cleveland Williams at **1-800-294-5384**.

**A.M. Best Continues MAG Mutual's A- (Excellent) Rating with Stable Outlook for 2009**



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