

THE MAGNET™



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NORTH CAROLINA'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> ☑

A- (Excellent) Rating Reaffirmed

We are pleased to announce that the A.M. Best Company has again assigned us an A- (Excellent) rating with a "Stable Outlook" for the future.

The A.M. Best rating was based on 2008 financials and cited MAG Mutual's capitalization, operating profitability and favorable loss reserve development. 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. ☑

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."

Karen Still, Manager of North Carolina Claims explains further. "MAG Mutual is one of a few medical liability insurers providing local, superior claims management and legal defense. Our state and regional Claims Committees, physician-led Board of Directors, expert local Defense Attorneys and hands-on Claims staff are dedicated to making the process seamless and putting our physicians first."

Your North Carolina Claims Committees are pictured below. For a closer look at all of our Claims Committees, go to www.MAGMutual.com and select Our Company, Leadership, Claims Committees. ☑



North Carolina Claims Committee - Seated L-R: E. Daniel DeLoach, M.D., Committee Chairman – Savannah, GA; Roy W. Vandiver, M.D., Board of Directors Chairman – Atlanta, GA. Standing L-R: Karen Still, MAG Mutual Claims Manager – Raleigh; Leslie R. Smith, M.D., F.A.A.P. – Kernersville; H. Alexander Easley, III, M.D. – Washington; Fred "Buster" Shealy, M.D. – Flat Rock; Patricia Hinson, M.D. – Grifton; Andrew B. Oliver, M.D. – Washington; Rod McCaskill, M.D. – Raleigh; and Brian Munley, M.D. – Asheboro.



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Especially if you have all of your insurance – auto, home and personal umbrella – under one, easy to understand policy with a company you know and trust! MAG Mutual Insurance Agency (MMIA) can provide you with custom-tailored coverage you can't find anywhere else. We do this through long-term relationships with trusted and financially stable national insurers. When you have a claim or a question you make one call – to your MMIA representative – and we take it from there! To find out more, call **Donna Freeman** at **1-800-295-5120** for a free, no-obligation review of your current personal insurance coverage or visit

www.MAGMutual.com/insurance/home-auto.html ☞

Volunteer school physician?
You're covered.

Many physicians volunteer their time and services for high school sports teams—as in giving athletes physical exams—for which no pay is expected or received. If a liability claim should arise from such volunteer service, you are covered under your MAG Mutual policy, unless otherwise excluded in your policy

Recently the **North Carolina Medical Society's (NCMS)** Sports Medicine Committee asked us, and we affirmed our volunteer coverage as a specific provision in our policy. MAG Mutual further supported the NCMS at the **39th Annual Sports Medicine Symposium** as an exhibitor. It's just another way we're involved in the North Carolina medical community! ☞

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

**Situation Awareness in Healthcare:
Your Key to Improved Performance & Minimized Risks**

**Tuesday, September 15, 2009 - Greensboro
Embassy Suites Greensboro**

204 Centreport Drive

Speaker: Scott Turner, CEO Corporate Aces

Electronic Medical Records: Good, The Bad and The Ugly

**Tuesday, September 29, 2009 - Charlotte
Courtyard by Marriott**

237 South Tryon 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 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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MAG Mutual Insurance Co.
P.O. Box 52979
Atlanta, GA 30355-0979

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