

THE MAGNET™



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SOUTH 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."

Sam McEwen, Claims Supervisor for South Carolina explains further. "We're recognized as one of a few medical liability insurers that provides local, experienced and superior claims management and legal defense. Our physician-led Board, our six state and regional Claims Committees, expert local defense attorneys and hands-on Claims staff are all part of an amazing process designed to put our physicians first."

Your South Carolina Claims Committee is pictured below. For a closer look at all of MAG Mutual's Claims Committees, go to www.MAGMutual.com and select Our Company, Leadership, Claims Committees. ☞



South Carolina Claims Committee - Seated L-R: William F. James, M.D. – Spartanburg; Sam McEwen, Claims Supervisor – Columbia; William S. Kanich, M.D. – Charleston; and C. Alden Sweatman, M.D. – Columbia
Standing L-R: E. Daniel DeLoach, M.D., Committee Chairman – Savannah, GA; S. Terrell Smith, M.D. – Columbia; S. Stanley Juk, Jr., M.D. – Columbia; Frank S. Fairey, Jr., M.D. – Mt Pleasant; and Roy W. Vandiver, M.D., Board of Directors Chairman – Atlanta, GA



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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

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. ☑

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.

- **Employment Practices Liability** – Provides defense costs and indemnity protection from employee allegations of discrimination, harassment and other employment law claims.
- **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.**
- **Business Owners Policy** – Combines your property, general liability and business income coverages into one policy.
- **Personal Insurance** – Automobile, home and personal umbrella protection for individuals and families. omissions that result in injury or harm to your patients.
- **Workers' Compensation** – State mandated medical coverage for your employees when injured at work. Requirements may vary by state.
- **Cyber Liability** – Provides protection for various computer based risks, including network security, privacy, viruses, digital media and notification of breach, etc. ☑

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



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