



# THE MAGNET™



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GEORGIA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

## Risk Management Tips

### Immunize Your Practice against Medical Malpractice Claims with these Ten Tips

Here's some good—but often forgotten—news about “the malpractice crisis.” Most patients who suffer an injury as a result of medical negligence don't end up suing their doctors. Those who do, however, are often motivated not by the negligence itself, but by nonclinical factors like a poor bedside manner or lack of communication. Here are 10 processes and systems that you can use:

1. Keep accurate and complete medical records
2. Look for ways to improve informed consent processes and documentation
3. Maintain effective lab and diagnostic test tracking systems
4. Implement effective follow-up systems
5. Track referrals and consultations
6. Implement a process for “handoff” communication with other providers
7. Deliver better interpersonal skills to improve patient and family relationships
8. Check the chart when ordering medications/refills to verify the prescription
9. Develop a clear policy for dealing with patients who suffer adverse medical events
10. Contact Georgette Samaritan, Senior Risk Management Consultant, at **404-842-5686** or **1-800-282-4882** for any related advice

\*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.

### MAG Mutual Insurance Agency Rolls Out Workers' Compensation Dividend Program

Effective January 1, 2007, MAG Mutual Insurance Agency (MMIA) will introduce a new Workers' Compensation (WC) dividend program. All WC policyholders who meet specific loss ratio and premium specifications will automatically enter the program upon policy renewal in 2007.

The Workers' Compensation dividend will apply to accounts with a loss ratio less than 40 percent and a \$5,000 or more annual premium. The dividend will range from 1 percent to 18 percent of the annual premium and is calculated about 18 months from your renewal date.

For more information, please contact Chip Goen at **1-800-295-5120**.

### MAG Mutual Financial Services, Inc. (MMFSI) and The Principal Financial Group® Mark One-Year Anniversary

December marks the one-year anniversary of MMFSI's alliance with The Principal.® Throughout 2006, handpicked professional financial representatives from The Principal worked closely with MAG Mutual physicians across the Southeast, reviewing their financial objectives and providing straightforward strategies appropriate to their situations.

MMFSI's relationship with The Principal expanded our ability to meet the needs of more MAG Mutual policyholders, offering local service in many of our physicians' communities. The Principal provides access to more than 7,000 mutual funds and other investment products, including a special disability income protection program and retirement plans. These services are delivered with the same diligence and care that MAG Mutual always provides our policyholders.

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## In Practice. In Life.

### EPL Insurance and HR Helpline

Employment Practices Liability (EPL) insurance is needed as soon as you hire employees. EPL provides protection to an employer against claims made by current, former and even potential employees. It covers wrongful termination, sexual harassment, discrimination and other employment-related allegations. The EPL insurance policy\* available through MAG Mutual Insurance Agency (MMIA) covers losses that would not normally be covered by General Liability coverage.

In addition, MAG Mutual Insurance Agency now offers EPL policyholders toll-free telephone or email consultation access to employment law attorneys from a nationally recognized law firm. These premium advice & counsel services combine technology and content with professional customer support in order to help you, as an employer, meet today's workplace challenges.

Current MMIA EPL policyholders must be registered with a secure user name and password. If you haven't received your registration information, call the HR Helpline, toll free, at **1-877-568-6655** to get started.

If you would like more information about MAG Mutual's EPL insurance, please call MAG Mutual Insurance Agency, LLC at **1-800-294-1735**, or email us at [info@magmutual.com](mailto:info@magmutual.com).

\*Coverage underwritten by MAG Mutual Insurance Company. Refer to the policy for precise terms, conditions and exclusions.

(MAG Mutual Financial Services, Inc. [MMFSI] and The Principal Financial Group® Mark One-Year Anniversary, continued from page 1)

Please call the MAG Mutual Financial Service Center at **1-800-316-0143** for additional information or to arrange a meeting with a financial expert.●

## It's Time to Order Your 2007 Physicians' Fee & Coding Guide

MAG Mutual HealthCare Solutions, Inc. is taking advance orders for their 2007 *Physicians' Fee & Coding Guide*. This is the same publication that is used by thousands of physicians, hospitals and insurance companies nationwide to establish fees for physician services. It's easy to use and **provides more features than any other fee and coding resource**, such as longer descriptions for each code (so you can **increase revenue** by choosing the appropriate code), thousands of billing tips, hints and information on proper code usage. Also included are:

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## It's Tax Time! Do You Need Help?

Trained in the business of medicine as well as tax law and accounting, MAG Mutual Healthcare Solutions, Inc. can help you prepare tax forms and perform accounting services. And, physicians and their practices are our only clients! Call David Huff at **678-226-0016** or toll-free **1-888-624-6474**.●

Call the Policyholder Service Center at 1-800-282-4882 for *Exceptional Customer Service*.



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