

By Physicians. For Physicians.

Gyalia Temple's, RN, LNC, Risk Management Consultant, experience includes working in the Emergency Department and Neonatal Intensive Care Unit of a regional Georgia hospital. She was also their Quality Improvement director. Gyalia is a licensed registered nurse in Georgia and South Carolina and is a Legal Nurse Consultant.



She graduated from Augusta State University and also holds instructor certifications in Basic and Pediatric Advanced Life Support.

She has a son and a daughter and all three are very active in their church and enjoy horseback riding and working on their 85-acre farm.

Gyalia's direct number is **1-800-731-7575**

Bill Hutson, Account Executive, has more than 20 years experience in medical professional liability insurance as a Claims Director, Underwriter and Agent. He also owned his own consulting company.



Bill is originally from Charleston, S. C. He graduated from the University of South Carolina with a degree in Economics and has since obtained his CPCU and his Registered Professional Liability Underwriter (RPLU) designation.

He lives in Columbia with his wife and three children and enjoys fishing and playing golf.

Bill's direct number is **1-803-622-7384**.

Your Company

Every insurance company claims to understand the needs of its policyholders. But MAG Mutual goes far beyond a casual understanding—we truly know the men and women who practice medicine; what, when, where and how they do it.

That's because MAG Mutual Insurance Company was started by physicians, is owned by its physician members and has always been governed and directed by physicians. The doctors serving on your Board of Directors practice medicine just like you. They know exactly what it's like to see patients, run medical offices and make patient-centered decisions, because that's what they do, too.

For the next year, we'll be featuring a Board member on this panel, so you'll get to know the physicians representing you, because MAG Mutual is **By Physicians. For Physicians.** ●

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SOUTH CAROLINA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION



SOUTH CAROLINA SPECIAL EDITION 2006

www.magmutual.com

Prescription Refills: Reducing the Risk of Error

Every practice needs a system and written protocols to be certain the process of refilling prescriptions is safe and accurate. Risk Management suggestions* for managing the refill process include:

- Obtain the patient's medical record prior to calling in refills
- Document the patient's phone call requesting the refill(s), along with the refill information, in the patient's medical record
- Require the nurse to obtain a written or verbal order from the physician prior to each prescription refill.
Note: The nurse who calls in prescriptions /refills without a physician's order is viewed as practicing medicine without a license
- Develop a written protocol/policy for prescription refills

The written prescription refill protocol should:

- Specify which individuals can call in refills, i.e. the physician, physician extender per protocol or a licensed nurse who has a written list of drugs he/she can authorize
- Specify in the patient's record the number of times the prescription may be refilled before he/she must be seen by the physician
- Document the order as "Per Protocol Dr. Doe/nurse's name and professional designation, i.e. RN or LPN"
- Require the ordering physician be provided the medical record(s) for review and to sign the order(s)

Allergies/sensitivities should be noted prominently in the medical record. It is recommended that a medication record form, with all medications listed, be used to improve the accuracy and efficiency of cataloguing and retrieving prescription and allergy information. The medication record should be updated at each patient visit.

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The South Carolina Unanticipated Medical Outcome Reconciliation Act

The Governor of South Carolina has recently signed into law the South Carolina Unanticipated Medical Outcome Reconciliation Act. The act allows a healthcare provider, an employee of a healthcare provider or a healthcare institution to schedule a meeting with a patient or their relative to discuss the outcome of medical treatment and make statements expressing regret, apology, sympathy, mistake or error inadmissible in any later litigation and also prohibits the use of the statement as an admission of liability.

The stated purpose of the act is to encourage, "...conduct, statements, or activity constituting voluntary offers of assistance or expressions of benevolence, regret, mistake, error, sympathy, or apology between parties," especially between healthcare providers, healthcare institutions and patients. ●

MAG Mutual's Alliance with the Principal Financial Group® Launches Quickly

It only took a few weeks for MAG Mutual Financial Services, Inc. (MMFSI) to start receiving positive comments from satisfied MAG Mutual-insured physicians regarding our strategic alliance with The Principal Financial Group. The relationship, which was formed in December 2005 and announced in a prior *MAGnet* and letters to policyholders, expands our ability to:

- Meet the financial needs of more of our policyholders
- Provide more investment choices
- Offer local service in many of our physicians' communities

We invite you to call the **MMFSI hotline at 1-800-316-0143** to take advantage of this MAG Mutual member benefit. You can arrange to personally meet one of the many experienced, well-qualified representatives to discuss your financial picture. ●



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In Practice. In Life.

Save Money While Protecting Your Income

MAG Mutual policyholders can now receive a 20 percent premium discount on disability income protection insurance.* A comprehensive portfolio of disability protection programs for your personal and practice needs includes:

- Individual disability income – helps cover daily expenses when you're unable to work due to a disability
- DI retirement security – helps you continue to save for your retirement if you are disabled
- Overhead expense – can reimburse you for practice business expenses incurred during a disability
- Disability Buy-out – provides funding for your partners to purchase your share of the practice if you can't return to work

If you are interested in protecting your income, now is the time. Call the MAG Mutual Financial Services Center at **1-800-316-0143** for details. ●

* Disability income insurance provided through The Principal Financial Group and other leading national insurance providers.

MAG Mutual's Speakers' Bureau

MAG Mutual can provide your organization with interesting and informative programs on a variety of topics. As an educational service to the medical community, we provide MAG Mutual speakers for specialty societies, hospital staffs, county medical societies and office managers' associations.

Topics include medical liability trends, risk management tactics, personal financial planning, employment practices and asset protection strategies. Our Speakers' Bureau can fill most program needs at no cost.

For more information or to schedule a program, contact Steve Davis at **1-800-282-4882, ext. 5690** or sdavis@magmutual.com. ●

(Prescription Refills: Reducing the Risk of Error, continued from page 1)

Medication errors are a major risk in healthcare. Establishing a system and good practice protocols is key to managing the risk of prescription refill errors, protecting both the patient and the practice.

For a sample Medication Record Form please go to www.magmutual.com, Risk Management page and Sample Forms Section. ●

* 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.

New Ways to Save on Your Professional Liability Premiums

As a physician-owned and -led company, our goal is to keep your medical professional liability premiums as low as possible. As a result, we are now offering three coverage options you may select to let you reduce your premiums. You should closely consider each of these options to determine if any are right for you.

Premium savings options:

- Defense costs within limits
- Professional organization separate limits
- Choice of policy deductibles

For more details or to find out if these policy premium savings options are right for you, please call our Underwriting Department at **404-842-5600** or **1-800-282-2884**. ●

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MAG Mutual Reinforces Its Commitment to SC Physicians with New Columbia Office

MAG Mutual, the largest mutual medical professional liability insurance company in the Southeast, has opened an office in the Columbia area to serve our South Carolina policyholders. Our claims, risk management and sales departments are now "on the ground" in South Carolina and represent the continuing strong commitment we are making to provide South Carolina's physicians with an experienced, dedicated and stable insurer.

Our new address is:

MAG Mutual Insurance Company
2000 Center Point Drive, Suite 2275
Center Point 1 Building
Columbia, SC 29210

Phone numbers: toll-free **1-888-892-5212**

Local **1-803-731-7575**

Office fax number: **1-803-772-9507**

Here are MAG Mutual employees in Columbia:

Sam McEwen, Claims Supervisor, will handle your local claims issues. He has worked in the insurance field since 1978 and has exclusively handled medical liability claims since 1983. Sam has worked South Carolina claims for the past 26 years.



He graduated from Erskine College where he majored in English.

Sam, his wife Robyn and their two sons and daughter reside in Lexington, SC. His hobbies include fishing, hunting, golf and coaching kid's sports.

Sam's direct number is 1-803-360-0269.

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



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