

By Physicians. For Physicians.

(Introducing Complementary Cyber Protection, continued from outside flap)

- Third party credit monitoring and identity restoration services

Defense Coverage Includes:

- Defense of a HIPAA violation, Red Flag, HITECH, or any other investigation conducted by a government agency resulting from a privacy breach.
- Defense for civil claims for wrongful or unauthorized electronic disclosure of financial or medical information.

Additional Cyber Liability Coverage Also Available

An even more robust product is available for policyholders who want more protection than offered in the professional liability policy. MAG Mutual Insurance Agency has partnered with Beazley Corporation, a leading insurer of data privacy and network security risks, has drawn on its extensive experience to develop a more comprehensive solution to privacy and information exposures.

Tailored to the needs of physician groups and practices, Beazley Breach Response covers:

Privacy Breach Response Includes:

- Forensic and legal assistance
- Patient notification
- Credit monitoring, loss control and information services

Third Party Liability Coverage Includes:

- Loss, theft or unauthorized disclosure of personally identifiable or third party corporate information
- Unauthorized access theft or destruction of data, virus transmission and identity theft
- Websites, including personal injury and trademark and copyright claims
- Regulatory defense and penalties resulting from a security breach

For more information or a price quote, call **Chip Goen** at, **1-800-586-6891**.



THE MAGNET™

SOUTH CAROLINA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION



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Risk Management & Patient Safety Dept. Tips

Collaboration - The Key to Stronger Referral Relationships

Delayed treatment, dissatisfied patients, and decreased referrals too often result from failure to properly manage the referral process. In an ideal situation, three primary steps take place in coordinating referrals between the primary care provider (PCP) and a specialist.

These steps are:

- The referring physician contacts the specialist and explains the referral reason.
- The specialist treats the patient and promptly communicates findings back to the PCP.
- The PCP, specialist, and patient work out ongoing care as needed.

It's important that collaboration occurs between the PCP and specialist in order to ensure the patient receives the best care possible, and that important treatment issues don't fall through the cracks.

Communicate effectively with referring physicians:

When it comes to ensuring your referral sources last, spend time giving your referrers what they most want, timely and effective communication. When a new referrer enters your market, make contact. If possible, personally call or visit the physician and introduce yourself, as well as your personal or practice subspecialties. Your administrator or designated employee should also make contact with his or her peer at the referrer's office to discuss communication and referral particulars. Drop off information about your practice, your physicians', office hours, and driving directions to your practice.

(Continued on page 2)

New: Exclusive Tools to Manage Your Risk, Employees

We're pleased to announce two new partnerships that will help you manage your practice – available to policyholders at no additional charge. As your medical liability insurer and practice partner, we're always on the lookout for new ways to help our policyholders.

MAG Mutual has negotiated to bring you exclusive, online access to the educational and informational resources of renowned ECRI Institute and the HR Compliance SolutionSM. These tools can help you improve patient safety in your practice and better manage and administer your Human Resources practices. Below are just a few features of each tool, but for more, please visit our website, register and see for yourself what these exciting resources offer.

The ECRI Institute's Physician Practice Risk Management website helps you improve patient safety throughout your practice, and gives physicians and designated users access to independent and unbiased research findings, self-assessment questionnaires, and education and training programs. As a member, you'll also receive *Physician Practice E-News* twice a month, with concise articles about the latest patient safety and risk issues as well as information on legal and regulatory concerns.

The MAG Mutual HR Compliance SolutionSM is an innovative resource to help protect your practice from employment practices lawsuits by giving you access to a wide array of Human Resources information, training and news. With ever changing federal and state regulations, new employment laws and ongoing employee issues, you now can stay up-to-date quickly and simply. Users have access to online training, unlawful harassment information and tools to create a personalized employee handbook. Members can also receive *HR Express Update*, monthly informational newsletter and *HR Alerts*, keeping you abreast of the latest employment law issues.

Signing up is easy. Just go to www.MAGMutual.com, look

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Because your patients come first.

INSURANCE • FINANCIAL SERVICES
OFFICE SOLUTIONS • PRACTICE MANAGEMENT

Physician Liability Stress Resources

(Collaboration - the Key to Stronger Referral Relationships, continued from page 1)

Further, have your manager handle the specifics of how to make the referring office's job easier. That doctor may prefer reports delivered in a particular manner, or may express specific concerns about scheduling patients in short turnaround. While you use this first meeting as a time to discuss the clinical side of patient referral, your manager can assess specific needs concerning patient scheduling, flow, and paperwork.

From a risk management standpoint:

Remember to track the referrals you make in order to ensure patient compliance. For more reading on the issue of peer relationships & adequate communication between physicians, we recommend, "Physicians Behaving Badly" by Roxanne K. Young, Associate Editor, JAMA, July 2, 2008-Vol 300, No. 1. [↗](#)

(New: Exclusive Tools to Manage Your Risk, Employees, continued from page 1)

for the banner: New Risk Management and Patient Safety Tools for MAG Mutual Policyholders! Click on the **ECRI Patient Safety or HR Compliance Solutions website buttons**. All you need to register is an email address and medical license or policy number. If you have any questions, please call **Cleveland Williams** at **1-800-294-5384**. [↗](#)

Top-Notch Risk Assistance at your Fingertips

Go to www.MAGMutual.com/RiskManagement and find the latest tools for your practice:

- New CME programs
- Educational training for office staff
- Frequently asked questions
- Closed claims from your peers
- And MORE!

Accusations of medical liability can take a toll emotionally. Here's help to deal with the stress.

"This was the most disruptive experience of my life. I feel I am better after it only because I decided I could be bitter or better, and I chose the latter..."
*— anonymous surgeon**

The fact remains that more than half of physicians graduating each year will be sued during their medical careers. The fact also remains that statistically, most cases don't go trial and with MAG Mutual's strong defense of claims, most of those will find in favor of our physician policyholders. However, one has to wonder, **"what about the stress a physician experiences as a result of being sued?"**

The toll medical liability claims take on a provider is rarely recognized. However, they are left to deal with emotions ranging from pain and guilt to sorrow, shame and helplessness. These normal reactions to extreme stressors are common, and should be dealt with as aggressively as your MAG Mutual Defense team works to clear your name.

Some physicians named in medical liability suits have left or contemplated leaving medicine, found solace in alcohol and drugs, or worse. Those most at risk are those who try to navigate the waters of a medical liability suit without support.

The Physician Litigation Stress Resource Center is one invaluable source of support and serves as a clearinghouse for information geared toward physicians navigating through the medical liability claim process. Founded by physicians, insurance, and legal personnel who have extensive experience with physicians coping with the emotional dimension of medical malpractice, the website exists to support physicians in professional crisis by offering:

- The recognition that a wide range of emotional responses to a medical malpractice suit is normal and natural.
- Guidance to the objective information they need not merely to survive but, more, to prevail over the litigation process.

This site is not meant to replace either the one-on-one professional counseling that may be indicated in some situations or support groups. It does, however, offer the physician a resource for gathering information about what to expect, how to cope, and when to seek help.

For more, go to www.MAGMutual.com and click on **Physician Litigation Resources**. [↗](#)

* Malpractice Litigation as a Disruptive Life Experience, by Sara Charles, M.D., Bulletin of the American College of Surgeons, Vol. 90, No. 12.



THE **MAGNET**TM
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2000 Center Point Drive, Suite 2275

By Physicians. For Physicians.

Introducing Complementary Cyber Protection

As your insurer, we are always looking for more ways to meet your practice needs by making your medical liability insurance even better. The latest way we're answering that challenge is by adding cyber liability protection to your existing medical liability policy.

Increased reliance on electronic data and technology in today's practice has magnified the risks faced by healthcare providers. If your practice uses technologies such as the Internet and electronic medical records or online scheduling and even the most sophisticated computer network, you could be at risk for a breach.

The recent "Red Flags" rule requires patient notification when a breach occurs, which can add up to be very expensive and time consuming. MAG Mutual's innovative cyber liability protection helps you deal with electronic breaches of security and unauthorized electronic disclosure of personal confidential information.

Our new cyber liability coverage will automatically be added to your policy upon renewal. Limited at \$50,000 and subject to a \$2,500 deductible, the following is covered: For more information, call your agent or MAG Mutual Account Executive at **1-800-242-4882**.

Data Breach Response Includes:

- Forensic investigation
- Assistance with public relations
- Patient notification

(Continued on inside flap)

New Tools For Physicians - See Inside!

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 than ever 

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