



THE MAGNET™



VOL. 27 NO. 5 - 2009

www.magmutual.com

YOUR SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

Risk Management & Patient Safety Dept. Tips

Free Online Risk Training for Medical Office Staff

MAG Mutual policyholders can now take advantage of a series of free on-line risk management training programs. These modules, entitled **Education for Patient Safety – Learning Modules for Medical Office Staff**, are designed specifically for medical office staff & managers. Each module contains valuable information and ends with a quiz; which upon completion, can be scored and reviewed.

The topics of the Modules are: "Safe Handling of Sample Medications," "Documentation in the Medical Office," "HIPAA Compliance," "Maintaining an Effective Clinical Tracking System," "Telephone Communications," and "Documentation and Patient Noncompliance."

We hope that you view the Learning Modules as beneficial tool for exceptional staff training. The benefits of the modules are:

- Brief, focused and should take no more than an hour to complete.
- Self-paced, interactive, and budget-wise – since employees don't have to travel outside of the office or order special materials.
- Excellent tools as a compliment to staff orientation or review during monthly in-service education meetings, or to validate staff competencies.
- Easily accessible and do not require the distribution of physical materials.
- Available anytime.
- Content updated regularly. Whenever a user begins the online training, they will automatically have the latest version.

(Continued on page 2)

Now Available: Premium Check Payments by Phone

Policyholders can now make payments using a checking account by phone. Call MAG Mutual at **1-800-282-4882** and select option 1 to speak with a billing representative during the hours of 8:00 am – 5:00 pm. Payments posted after 2:00 PM will post the next business day.

In order to process your transaction via phone, you will also need some basic information:

- **Bank Name and Location (City and State)**
- **ABA Routing Number**
- **Checking Account Number**
- **Amount of Payment**

Once the transaction is completed, be sure to void the check in your checkbook. Additional information that you will be asked to provide will include the following:

- **Telephone #**
- **Email Address**

Upon completion of your transaction you will receive an email confirmation of your payment. Remember, check by phone is just one of the many flexible payment options available to you. ☑

Volunteer school physician? You're covered

Many physicians give back to their communities in many ways and one such activity is when they volunteer their time and services to high school sports teams. This may involve 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. ☑



MAG MUTUAL®
Because your patients come first.

INSURANCE • FINANCIAL SERVICES
OFFICE SOLUTIONS • PRACTICE MANAGEMENT

In Practice. In Life.

Long Term Care - Do you have a plan?

What happens when you or a loved one needs help with the tasks of daily life? A short term health issue can often be handled without major financial or life disruption. However, when a health issue requires a need for extended care and the help of others is needed to assist with daily living, the costs can seriously diminish financial resources and even create substantial family turmoil. A plan to deal with this risk is essential for financial security.

MAG Mutual Financial Services, Inc., through our alliance with **Partners Benefit Group, LLC**, offers a new program to protect both you and your employees.

Our long-term care coverage:

- Pays the insured, up to \$1,000,000, tax-free.
- Tax deductible for C-Corporations.
- Use monthly check however you wish - at-home care or a move to a care facility.
- Unlike many disability plans, ours protects the insured up to and beyond age 65.
- Option to have premiums returned if never used.

To find out more about the benefits of having our Long Term Care Coverage, call **Mr. Carroll Curry** at **1-800-300-7983** or visit www.MAGMutual.com/FSI.

This program is offered through MMFSI's alliance with Partners Benefit Group, LLC, through MedAmerica Insurance Company, 165 Court Street, Rochester, NY 14647. Policy issuance subject to underwriting provisions. A.M. Best: rated B++; S&P rated.

(Free Online Risk Training for Medical Office Staff, continued from page 1)

To access any of the Education for Patient Safety modules, visit our website at

www.magmutual.com/CME/interactive-modules/index.html.

If you have any questions, please contact MAG Mutual's Risk Management & Patient Safety Consultants by calling **1-800-282-4882, Ext. 3**.

Disclaimer:

These learning modules do not constitute a legal opinion and do not establish any standards of care. Physicians who encounter problems in any of these areas should seek a qualified legal opinion from a licensed attorney.

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 for claims arising from employee allegations of discrimination, harassment and wrongful termination.
- **Business Owners Policy** – Combines your property, general liability and business income coverages into one policy.
- **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.
- **Personal Insurance** – Automobile, home and personal umbrella protection for individuals and families.

Policyholders have received dividends 11 out of the last 15 years = \$64 million+



MAG MUTUAL[®]
Because your patients come first.

Stronger
than ever 

the **MAGnet**[™]

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

© 2009 MAG Mutual Insurance Company

PRE SORT STD
U.S. POSTAGE
PAID
Atlanta, Ga.
Permit No. 3329