


Healthcare Summit Spotlights Escalating Nursing Shortage

A lively discussion by a panel of experts from the healthcare community was the highlight of the Atlanta Business Chronicle's/MAG Mutual Group-sponsored second annual Healthcare Summit held in Atlanta on February 7th. One of the major topics of discussion was the nursing shortage throughout the nation and, in particular, Atlanta. The conclusion: recruitment as well as retention is imperative.

The corporate healthcare community can assist in these efforts by responding

to the seriousness of the issue, expanding recruitment sources, enhancing nursing retention efforts and improving job duties and functions. For example: Johnson & Johnson's recent television commercials, promoting nursing as a career choice, are part of their multi-year campaign that focuses on attracting more people to nursing. J&J's initiative includes scholarship funds; new recruitment brochures, posters and videos; and a Web site, www.discovernursing.com, which emphasizes the benefits of a nursing career.

The typical nurse stereotype—young, white, female—has to change, and will, as recruiters pursue men and minorities to fill the ranks of the nursing profession vacated by an aging nurse corps. The healthcare community is also working toward improving nurses' work environment, nurse/physician communication and advancement opportunities. For more information on a career in nursing, visit the U.S. Department of Labor Web site at <http://stats.bis.gov/oco/ocos083.htm>. 


New Publication Web Site Offers 15 Percent Discount

HealthCare Consultants of America, Inc., a member of the MAG Mutual Group, has launched a new Web site that will save practices money. [Coderscentral.com](http://coderscentral.com) features a full range of coding and billing, physician fee and clinical publications. These are books that physicians and office staff use every day.

MAG Mutual Insurance Company policyholders can select the publications desired—from the *CPT Code Book* to the *Physicians Fee & Coding Guide*—then enter their MAG Mutual policy number and receive at least a **15 percent discount from HCCA!**

Currently, coderscentral.com carries publications from the following categories:

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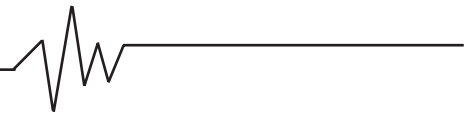
EPL Insurance— What Is It?

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MAG Mutual Insurance Company's EPL insurance policy covers losses that would not normally be covered by General Liability coverage. If you would like more information, please call 404-842-5641 or 800-282-4882 and ask for a MAG Mutual Insurance Agency representative. 



Online Medical Liability Risks Increase as Patients Communicate via the Internet


More and more doctors and patients are communicating with one another via the Internet. It is often faster and more accurate than leaving a phone message, and physicians have a written transcript of what both parties said. Patients generally use e-mail to order prescription refills, schedule appointments, request copies of their medical records and report home health measures such as blood pressure readings and glucose levels to their physician's office.

However—according to the *eRisk Working Group for Healthcare*, a consortium of national medical societies and liability carriers representing more than 70 percent of insured physicians—as physician-patient e-mail and other medical communications move online, so does the medical liability risk. The Group recently developed new guidelines that address routine online interaction with physician offices. A synopsis of several of the guidelines follows:

- **Security** - online communications between healthcare provider and patient should be conducted over a secure network with

provisions for authentication and encryption in accordance with eRisk, HIPAA and other appropriate guidelines

- **Authentication** - the healthcare provider has a responsibility to take reasonable steps to authenticate the identity of correspondent(s) in an electronic communication and to ensure that recipients of information are authorized to receive it
- **Confidentiality** - the healthcare provider is responsible for taking reasonable steps to protect patient privacy and to guard against unauthorized use of patient information
- **Unauthorized Access** - healthcare providers should establish and follow procedures that help mitigate the increased risk of unauthorized distribution of patient information
- **Informed Consent** - should be obtained from the patient regarding the appropriate use and limitations of online communications

For a complete list of the online guidelines developed by the consortium, please visit the Medem Web site at www.medem.com and choose “read more” under the eRisk Guidelines. 

The “Value” of Cheap Insurance

In three words...“not very much.”


Consider the case of the most recent money-losing medical malpractice insurer in Pennsylvania—PHICO—who has a cash shortfall of more than \$250 million according to Pennsylvania Insurance Commissioner Diane Koken. Commissioner Koken will cancel all of PHICO's remaining policies effective March 2, 2002.

When an insurer cannot meet its obligations, can policyholders become personally liable for their outstanding claims? In many cases, yes!

Is cheap insurance really worth the risk to you and your family—and to your career? 

MAG Mutual Insured Physician Also a Small-Town Georgia Mayor

General Practitioner David Wetherby, M.D., of Fort Gaines, has served the rural Southwest Georgia town as both mayor and physician for the past 40 years. The 72-year-old country doctor cares for about 30 patients daily, oversees the care of approximately 50 nursing home patients, works at an area emergency department once a month and still does house calls!

Dr. Wetherby has been insured with MAG Mutual Insurance Company since 1982. 

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