



THE MAGNET™



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GEORGIA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

Risk Management Tips

Your Patient Needs an Interpreter - Who Pays?

The Americans with Disabilities Act (ADA) entitles hearing-impaired and "limited English-proficient" (LEP) patients to a "reasonable accommodation" (i.e., assistance to receive healthcare services). But many practices lack the resources to provide an interpreter at every patient visit.

The ADA does not require you to pay for a "live" interpreter for every LEP patient. Whether you must provide an interpreter (or any other means of communication) depends upon the situation. You don't have to provide assistance if it would be "unduly burdensome" or "fundamentally alter the nature of the services normally provided." An undue burden is typically something that involves significant difficulty or expense.

The federal government has defined questions to enable physicians to analyze the extent of their responsibilities to LEP patients. These questions include:

- How many LEP patients are you likely to see?
- How often are you likely to see these patients?
- How important and urgent is the care that you typically provide to these patients?
- What resources are available to your office for various language assistance programs?

Based on your answers to these questions and

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Coumadin Therapy and Reimbursement

Coumadin (Warfarin sodium) is reportedly the most frequently prescribed oral anticoagulant and the fourth most prescribed cardiovascular agent in the United States. Safe, effective anticoagulant therapy requires strict adherence to safety-based rationales and guidelines, which we published in MAG Mutual's Healthcare Risk Manager (4th Quarter, 2003). It is also available at www.magmutual.com/mmhc/articles/2003_Q4.pdf.

It is also important that physicians secure proper reimbursement for patient encounters involving a Prottime test. Our practice management consultants at MAG Mutual Healthcare Solutions, Inc. have reviewed the proper steps to be taken for the practice to document and bill the patient visit as a CPT code 99211 encounter. At the very least, Coumadin therapy should be budget-neutral. Physicians should not avoid Coumadin treatment for fear of insufficient reimbursement.

For more information on practice management and reimbursement, or to see the complete article, visit us at www.magmutual.com/risk. Or call Georgette Samaritan, Senior Risk Management Consultant, at **404-842-5686** or **1-800-282-4882**.

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.

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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**.

(The Americans with Disabilities Act and Foreign Language Patients, continued from page 1)

applicable regulations, you may discover you see so few LEP patients each year that you're not obligated to provide assistance. Or that the usual scenarios of your visits don't require a live interpreter, just a list of foreign-language words.

The ultimate question is, **can you communicate with the patient effectively enough to enable you to treat them appropriately?**

Unfortunately, there is no one-size-fits-all strategy, so a common-sense approach is recommended.

For more information, check these internet resources: www.usdoj.gov/crt/ada/adahom1.htm and www.hhs.gov/ocr/lep. Or call Georgette Samaritan at **404-842-5686**; toll free at **1-800-282-4882**. ●

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In order to provide coverage for other medical professional employees on a shared or separate limit basis, the employees must be added to your policy by endorsement and an additional premium charge will apply. These employees include physician/surgeons assistants, certified nurse practitioners, employees who administer anesthesia and nurse midwives.

If you have any questions, please contact your Agent or our Underwriting Department at **404-842-5600** or **1-800-282-4882**. ●

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