



THE MAGNET™



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FLORIDA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

Is Your Practice at Risk?

Here's How to Manage It

If you're a small-to-medium-size practice trying to reduce the likelihood of a claim—thereby maintaining or lowering your professional liability premium—this web-based program is just for you. *Risk Management 101* is a practical, "how-to" guide to develop and implement a risk management program.

Office managers and physicians of all specialties will learn how to improve patient care and prevent claims. Sample forms that can be implemented immediately are included. And, physicians will receive 3 hours of CME credit for completing the course.

To access *Risk Management 101*, go to www.magmutual.com and click on "Earn CME Credits" on the left-hand side of the page. For more information, call Cheryl Winsett at **800-282-4882, ext. 5681**. •

Summer is on the way...

Heatstroke Could Be Dangerous to Your Health

Heatstroke is a serious health problem. It is caused by failure of the body's ability to regulate temperature during hot and/or humid weather. When the individual's temperature-control system, which produces sweating to cool the body, stops working, body temperature can rise so high that brain damage and death may result if the body is not cooled quickly.

Your most-at-risk family members and patients include the very young, the very old and those who are mentally impaired. However, these individuals may not realize they're in danger until it's too late.

Signs of heatstroke include:

- Rapid heartbeat
- Confusion
- Rapid and shallow breathing
- Increased or lowered blood pressure

Important prevention measures include:

- Drinking large amounts of water or nonalcoholic fluids
- Having access to air conditioning and using it
- Taking frequent showers
- Wearing lightweight and light-colored clothing
- Avoiding strenuous exercise and work during the hottest times of the day •

Risk Management Tips

Curbing the Curbside Consult - A Risk Management Perspective

How often has a colleague asked you for your opinion about the condition of a patient whom you've never examined and without requesting a formal consultation? Curbside consultations, as they have been labeled, are widespread in medicine.

Despite the shortcomings of this type of information exchange, many believe the curbside consult is essential for maintaining positive relations with physician colleagues. Other advantages include quick access to current medical information, convenience, lack of paperwork and the promise of future formal consultations.

However, the curbside consult also poses liability risks to both attendant and consultant physicians if boundaries dividing an informal from a formal consult are not respected. In general, curbside consults are only appropriate for basic questions that do not require the consultant seeing the patient or discussing the case more than once.

In addition to consulting colleagues in person or on the phone, a number of physicians are going to Internet-based discussion groups for advice. Although going online can be easier than tracking someone down in person or on the phone, and may also help locate the best source of information for a particular case, experts advise special cautions.

For a detailed discussion of risk management guidelines to consider when participating in curbside consults and special cautions, please refer to the unabridged article: *Curbing the Curbside Consult-A Risk Management Perspective*. It's located on our web site www.magmutual.com. •

Treating Hispanic/Latino Patients

Florida's Spanish-speaking population is growing dramatically. This population trend has several implications for physicians. Language is an obvious one, especially if medical caregivers must use interpreters in their patient encounters.

There are subtler cultural issues as well, as E. Scott King, President of the Atlanta Academy of Language Learning explains; physicians should be aware of them. For example, Latinos expect physicians to give decisive instructions; presentation of treatment options is often seen as evidence of poor medical care. Moreover, the Spanish-speaking community continues to be influenced by folklorish cultural traditions, such as the custom of not eating cold foods (fruit) while in a hot state (pregnant).

King reminds us, too, that a percentage of certain common subgroups of working-class Hispanics/Latinos are functionally illiterate, and therefore probably unable to understand informed consent forms and HIPAA notifications—even when translated into Spanish. For instance, don't take a patient's nod of the head to mean that he/she understands you; Latinos often nod to show they've *heard* you.

For more on the importance of what King calls "cultural competence," see his website, www.atlantanguages.com. ●

Summer 2005 Publication Catalog

Your Medical Resource Reference Guide

The 2005 summer catalog is available now and loaded with extras. In addition to all the time and money-saving guides we've offered in the past, the Summer 2005 MAG Mutual Healthcare Solutions, Inc. catalog is the **first on the market to offer 2006 editions!**

Place your order and receive a FREE Codey the Bear dressed for summer! Supplies are limited, one bear per order. Call toll-free **888-708-4222** or for special savings, order online at www.coderscentral.com/books.



DID YOU KNOW?

Unintentional Regulatory Violation Could Bankrupt Your Practice

Since the early 1990s, the Federal Government has made fighting fraud and abuse in the healthcare industry one of its top priorities. Escalating enforcement activities have physicians legitimately concerned that a single, unintentional violation of one of the many regulations could bankrupt their practice.

Among the most common regulatory issues that physicians face today are:

- Medicare/Medicaid Audits – billing fraud
- HIPAA Compliance – restricted use of patient information
- Commercial Payor Audits – billing fraud
- EMTALA violations – non-compliance
- STARK violations – referrals to an immediate family member where you have a financial interest

Because enforcement activities have escalated, insurance products have become available which cover fines and penalties and provide for defense and audit costs. If you would like more information about insurance protection from healthcare fraud and abuse, please call Carol Quaif at **800-282-4882**.

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