



THE MAGNET™



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NORTH CAROLINA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

Premium Rates to Hold the Line in North Carolina

MAG Mutual is pleased to announce that there will not be an increase in premium rates for those medical professional liability policies renewing on or after September 1, 2005.

Individual policyholders may still see fluctuations in their actual premium due to changes in the practice, claims experience, claims-made year calculations, etc., but the base rates will not change.

One important note: For policies renewing **before** September 1, 2005, the 2004 rate increase implemented September 1, 2004 will still apply, due to the 12-month rate implementation cycle. ●

North Carolina Claims Committee... Integral to Five Star Defense Program

Your North Carolina Claims Committee reviews all North Carolina and Virginia cases that present a high level of exposure to MAG Mutual insureds. These cases include:

- Alleged medical negligence resulting in brain damaged infants or adults
- Complications resulting in paralysis or other disabling injuries
- Death

Qualifying cases are presented to the committee for discussion within months of being reported to MAG Mutual.

Your Claims Committee has recently undergone some exciting changes. New to the Committee are Patricia Hinson, MD, Internal Medicine specialist with Physicians East in Farmville, North Carolina; Brian Munley, MD, Cardiologist with Carolina Cardiology Associates in Asheboro, North Carolina; and Barry Burkhardt, MD, Orthopedic Surgeon with West End Orthopaedic Clinic in Midlothian, Virginia. Dr. Burkhardt brings not only the new specialty of Orthopedic Surgery, but he is also our first Virginia insured physician to serve on the Claims Committee. Besides the new physician additions in 2005, Debbie Willis, Underwriting Supervisor in MAG Mutual's Atlanta office,

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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. ●

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joined the committee. In 2004, Kris Kuzenski, RN, LLB, Risk Management Consultant in the North Carolina office added her expertise in order to identify areas of educational need for MAG Mutual's North Carolina and Virginia insureds.

MAG Mutual's Claims Committee process has positively affected the outcomes of those cases presented by altering the medical defensibility through application of the shared knowledge and experience of each committee member. If you have any questions or suggestions for the North Carolina Claims Committee, please call Karen Still, Claims Manager in the North Carolina office, at **919-784-0470**.

NORTH CAROLINA CLAIMS COMMITTEE MEMBERS:

Barry Burkhardt, MD, Orthopedic Surgery, Midlothian, VA

H. Alexander Easley, III, JD, MD, Obstetrics and Gynecology, Washington, NC

Patricia Hinson, MD, Internal Medicine, Farmville, NC

Brian J. Munley, MD, Cardiology, Asheboro, NC

Charles H. Nicholson, MD, Anesthesiology, Raleigh, NC

Andrew Oliver, MD, Obstetrics and Gynecology, Charlotte, NC

William Satterwhite, JD, MD, Pediatrics, Winston-Salem, NC

Fred G. Shealy, Jr., MD, General Surgery, Hendersonville, NC

E. Daniel DeLoach, MD, Plastic Surgery, Savannah, GA

Roy Vandiver, MD, Neurosurgery, Atlanta, GA

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 health-care 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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