



THE MAGNET™



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FLORIDA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

MAG Mutual Forms Alliance with Principal Financial Group®

Alliance expands financial services availability

For more than 15 years, MMFSI has assisted our physician policyholders with their financial matters as one of many MAG Mutual member benefits. But with today's confusing array of financial planners, consultants, advisors and assorted sales persons—all trying to help physicians manage their finances—we realized it was time to do even more.

Our new relationship with the Principal Financial Group expands our ability to meet the needs of more of our policyholders, provide even more choices and offer local service in many of our physicians' communities. The Principal® is a nationally recognized Fortune 500 company and through the broker/dealer, Princor Financial Services Corporation, provides access to more than 7,000 mutual funds and other investment products.

Many handpicked professional financial representatives from The Principal will work closely with you to review your current financial position and your objectives and will provide straightforward strategies appropriate to your situation. These services will be delivered with the same diligence and care that MAG Mutual always provides our policyholders, and we will work to ensure superior day-to-day service and annual financial "check-ups."

The Principal has established a Service Center especially to assist MAG Mutual clients. Please call **1-800-316-0143** toll free to arrange a meeting or to ask any questions. ●

Ten Commandments of Physician Depositions

Before entering the courtroom in a liability case, plaintiff attorneys use the deposition as a tool to gather information and discover the type of witness a medical professional may be during a trial. For these reasons, the deposition is critical to the defense of a medical professional liability claim.

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Risk Management Tips

*Helping your patient
bridge communication gaps*

A large amount of research strongly suggests there are specific behaviors that patients can adopt to improve communication with their physicians, ultimately improving their health and satisfaction. Physicians can establish environments that promote these important behaviors and help patients to communicate better by encouraging them to:

1. Spend time before their appointments thinking about their symptoms, concerns and developing a clear description. For example, if the patient says, "I think I have bronchitis," lead him/her to express brief but focused facts like, "I've been coughing for two weeks."
2. Jot down questions in advance.
3. Help prioritize multiple complaints and commit to a follow-up plan for each.
4. Explain how the illness translates into real life, specific issues. Instead of "I'm getting worse," lead the patient to say something like, "We're buying milk in quarts, because I can't lift gallons anymore."
5. Learn more about their illnesses by directing them into patient-education programs and support groups. Provide materials and audiovisuals and review the materials they bring to you. Some practices actually encourage the patient to send the materials before the appointment so the doctor can prepare.

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Because your patients come first.

INSURANCE • FINANCIAL SERVICES
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(Risk Management Tips, continued from page 1)

6. Bring a family member or close friend. These people can serve as patient advocates, often remembering things that patients do not, as well as helping to keep track of what was said during the visit.
7. Work with the physician to establish realistic treatment goals. Remember, even when a cure is impossible, healing may be possible. While medical science has its limits, hope does not.

Use the above recommendations to help improve patient/physician communication and improve the potential for a true healing partnership.

For more information, please call Georgette Samaritan at **1-800-282-4882 ext. 5686** or visit our web site www.magmutual.com. ●

(Ten Commandments of Physician Depositions, continued from page 1)

Following are MAG Mutual's 10 Commandments for physicians giving depositions:

1. Always tell the truth
2. Prepare for your testimony
3. Understand the question
4. Take your time before answering
5. Only answer the question that is asked
6. Just answer the question; don't elaborate
7. Avoid medical jargon when you can
8. Do not argue
9. Control your temper
10. Don't assume you're "off the record"

For more information on depositions or MAG Mutual's claims process, please call Dale Nellums, J.D. at **1-800-282-4882, ext. 5662**. ●

Have you ordered your 2006 Physicians' Fee & Coding Guide yet?

The most comprehensive fee guide in America is yours from MAG Mutual Healthcare Solutions, Inc. To order, call toll free 1-888-738-7490 or visit www.coderscentral.com/feandcoding.

Also, your winter medical publications catalog, loaded with the most up-to-date medical books and practice management software and services, will be available in January. Look for it! ●

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.

MAG Mutual Insurance Agency, LLC can help protect your practice from these regulatory challenges:

- Medicare/Medicaid Audits – billing fraud
- HIPAA Compliance – improper disclosure/use of patient information
- Commercial Payor Audits - billing fraud
- EMTALA violations – non-compliance with laws/regulations
- STARK violations – self-referrals and anti-kickback laws

Because enforcement activities have escalated, insurance products have become available to cover fines and penalties and provide for defense and audit costs. If you would like more information about insurance protection from unintentional regulatory violations, please call Chip Goen toll free at **1-866-354-6089**.

MAG Mutual Insurance Company rated A- Excellent by A.M. Best



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