

## By Physicians. For Physicians.

distinguishes it from other medical liability insurance providers. "Many companies are quick to settle a claim because they are afraid of a poor outcome in litigation," he says. "But MAG Mutual is willing to defend every physician. We evaluate every claim extensively to determine the standard of care rendered in the case in order to make a recommendation to the physician on whether to try the case."

### Your Defense...a Testimonial

In addition to our Board members' understanding the what, when, where and how of medicine, they also understand that professional liability claims are a direct and personal attack on your training, your skill and your reputation. So MAG Mutual works diligently to successfully defend you.

Below is an excerpt from a letter we received from an appreciative policyholder we defended in Georgia:

*I would personally like to thank MAG Mutual for your organization of a successful defense in my recent lawsuit. The nine days my wife and myself spent in the courtroom seemed like an eternity, but your company's representation made it bearable.*

*The 25 minutes it took the jury to decide on a favorable verdict reflects on the excellent preparation that my attorney achieved. He and his staff were not only professional and thorough, but also extremely kind and patient with me. They represented not only me, but MAG Mutual with the highest level of character.*

Respectfully,  
Joseph P. Monley, D.O.

### MAG Mutual's Tedda Voe to Handle New Sales in Georgia and Alabama

**Tedda Voe**, Account Executive, has worked exclusively in Medical Professional Liability Insurance for the past six years. She is currently working toward her CIC designation.



Tedda has a BS in English from Edgewood College in Madison, Wisconsin. She has lived in six states and at present resides in Atlanta.

**She can be reached at 1-800-282-4882, ext. 5716.**

In future issues of *The MAGnet*, we will share more interesting stories and letters with you, because MAG Mutual is **For Physicians. By Physicians.**

# THE MAGNET™

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## Risk Management Tips

### Hospitalists Can Reduce Their Legal Risks

The number of hospitalists nationwide has increased over the past five years.

The need for physicians who can lead and coordinate the care of multidisciplinary patients in the hospital setting has reached a critical point. To make the most of their unique perspective, hospitalists should aim to become the quarterback of a patient's treatment program, able to see the whole field, spot both beneficial and negative patterns in care, and adjust daily hospital management as necessary for optimum patient recovery. Successful hospitalists bring excellent communication skills and clinical expertise to the patient bedside, driving improved patient outcomes and enhancing bottom lines.

While hospitalists are in a position to help eliminate communication errors and bureaucratic mistakes, they should not lose sight of those elements that place them at increased liability risk. These include:

- Practicing beyond the scope of their specialty
- Failing to ensure adequate communication with patients and other practitioners
- Failing to use independent medical judgment

To protect the hospitalists' right to use independent medical judgment, we suggest that hospitalists examine their employer contracts carefully.

To reduce error with regard to scope of practice, hospitalists should be familiar with the skills and responsibilities of hospitalists in similar settings with similar resources. To improve communication skills, hospitalists should openly and honestly update patients on a regular basis regarding their condition and plan(s) of care. Open dialogue with other clinicians involved in the patient's care throughout

(Continued on page 2)

## Are You Ready for the National Provider Identifier (NPI)?

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) mandated that the Department of Health and Human Services (HHS) adopt a standard and unique health identifier for all healthcare providers. On January 23, 2004, the HHS published a Final Rule adopting the NPI as this identifier. The NPI will eventually replace all other provider identification numbers currently in use, including the Unique Provider Identification Number (UPIN).

Effective June 1, 2006, providers have been required to include their NPI number on any 855 Medicare enrollment form, along with a copy of the notification confirming the NPI assignment (received from the NPI Enumerator).

All healthcare providers will be required to include the NPI number for all billing, rendering, ordering and referring providers reported on electronic and paper claims submitted to state Medicare and Medicaid carriers (or intermediaries) as of May 23, 2007. At that time, no other legacy provider identifiers

(Continued on page 2)

## Contested Race for Georgia Supreme Court

Only very infrequently are Supreme Court Justice seats contested in these non-partisan elections. However, this year Mike Wiggins is challenging incumbent Justice Carol Hunstein for her seat as one of Georgia's Supreme Court Justices.

The Supreme Court Justices will determine the ultimate fate of tort reform—whether or not the \$350,000 cap on non-economic damages is upheld.

Candidate Wiggins has a distinguished law career beginning by graduating summa cum laude (#1) in his law class at the University of Georgia School of Law to his most recent position as the second-ranking legal officer at the U.S. Department of Homeland Security.

(Continued on page 2)



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## In Practice. In Life.

### Is Your Transcription Company Playing Games with Your line Rate?

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*(Contested Race for Georgia Supreme Court, continued from page 1)*

Wiggins is a conservative candidate who believes in respect for the rule of law, wherein the legislature is responsible for enacting laws, and judges are responsible for enforcing them. This is important to everyone in the medical community as previous legislatively enacted tort reform in Georgia was watered down or overturned by activist, liberal Supreme Court justices.

If you would like additional information about Wiggins or about this critical judicial race, please call his campaign headquarters at 303-233-7775.●

*(Hospitalists Can Reduce Their Legal Risks, continued from page 1)*

their stay and at discharge is as important as completing the written discharge summary.●

\*MAG Mutual does not presume to establish any standard of care or establish rules for the practice of medicine. The particular patient-care strategies or range of patient-care strategies mentioned in this article should be tempered by the physician's judgement.

*(Are You Ready for the National Provider Identifier (NPI)?, continued from page 1)*

should be used for these claims.

If you haven't already obtained your NPI number, you may do so in one of the following ways:

- 1 Apply on-line by going to <https://nppes.cms.hhs.gov>
- 2 Obtain a hardcopy application at <https://nppes.cms.hhs.gov> and return it by mail
- 3 Designate another entity (such as your employer, office manager, professional affiliate representative, billing service representative, health-care consultant, etc.) to obtain the number on your behalf

Please note that "small health plans" have until May 23, 2008, to accept the NPI in place of their legacy identifiers. You should watch for further information from other insurance plans to determine when to begin using the NPI number on submitted claims.●

## Fall 2006 Publication Catalog

The new fall catalog was mailed in late August and is loaded with extras. In addition to the informative and useful publications we've offered in the past, the fall 2006 MAG Mutual Healthcare Solutions, Inc. catalog offers an expanded Coders' Library, more coding and revenue management software and the 2007 Physicians' Fee and Coding Guides.

Place your order today and receive a FREE Farmer Codey! Supplies are limited, one bear per order. Call toll free at **1-888-738-7495** to order or request a copy if your office hasn't received one. You can also view the catalog and order online (with special savings), at [www.coderscentral.com/books](http://www.coderscentral.com/books).●



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THE **MAGNET**™

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## By Physicians. For Physicians.

### Your Company.

Every insurance company claims to understand the needs of its policyholders. But MAG Mutual goes far beyond a casual understanding. We truly know the men and women who practice medicine; what, where and how they do it.



This month's featured Board member is Rajnikant Patel, M.D., a Jacksonville, Florida emergency medicine specialist. Dr. Patel and the physicians who serve on MAG Mutual's Board of Directors' Claims Committee invest an enormous amount of time and analysis into every claim they review. They know that every decision has an impact on fellow physicians – MAG Mutual's policyholders and owners – all over the Southeast.

Dr. Patel has a reputation for digging into the details of each case he reviews, all to help him make the most informed decisions possible. "I think it's very important to take the time to really understand what happened in a case," he says. "In the claims that I review, I construct a timeline of events and study even the minor details to determine if a doctor breached the standard of care, was it a risk of the procedure, did it cause the injury, etc."

In so doing, Dr. Patel will spend as much as 6-10 hours studying a single claim, painstakingly retracing events and examining facts. His motivation for investing that amount of time is singular: "I want to be certain that the doctor's position is heard."

Dr. Patel believes the thoughtful and analytical approach of MAG Mutual's physician-led Board

*(Continued on inside flap)*