



Insurance Solutions For Healthcare Providers

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# NEWS & VIEWS

## Don't Want to be Sued?

### First Professionals Can Reduce Your Risk

First Professionals Insurance Company (First Professionals) offers a number of highly-effective risk management products and services to its policyholders. The risk management benefits provided by First Professionals are unmatched in the industry and are available **at no additional cost** to its policyholders. These comprehensive products are specifically designed to avoid claims and disciplinary actions, and encourage physician participation.

leads a team of the best risk management consultants in the business, which collectively has over 100 years of experience. These consultants service all states in which First Professionals policyholders are located.

The risk management group is unique in that it provides numerous CME lectures and educational programs for physicians, surgeons, and dentists. Presentations are also available to other healthcare

professionals, administrators, and non-physician clerical and clinical support staff. Programs can be designed for a specific legal topic, medical specialty, or specific regulatory compliance and are uniformly well-received. In 2008, our risk management team presented over 100 CME lectures and educational programs that were attended by over 6,300 medical professionals.

## Inside This Issue:

### ▶ Don't Want to be Sued?

**First Professionals Can Reduce Your Risk**

### ▶ FDA Drug Safety Alerts Delivered Electronically- Register Today for Free Service

Healthcare providers are faced with a paradox that the more medicine advances, the greater the error potential. While all undesired outcomes cannot be eliminated even by extremely well-qualified providers, a number of cases can be prevented or reduced by simply utilizing risk reduction strategies and tools. To reduce the frequency of claims, exceptional risk management services are essential for any medical practice.

“ To reduce the frequency of potential claims, exceptional risk management services are essential for any medical practice. ”

### Extensive Risk Management Experience

The risk management department at First Professionals provides state-of-the-industry services. Our vice president of risk management, Cliff Rapp, has more than 30 years of insurance industry experience. Cliff

### On-Site Risk Management Surveys

A key component of the services provided by First Professionals' risk management department is a risk assessment evaluation. This service provides an invaluable tool for physicians and clinics to help eliminate or reduce risk exposure. Our risk management department conducts on-site assessments of its

Information in this newsletter does not establish a standard of care, nor is it a substitute for legal advice. The information and suggestions contained here are generalized and may not apply to all practice situations. First Professionals recommends you obtain legal advice from a qualified attorney for a more specific application to your practice. This information should be used as a reference guide only.

First Professionals Insurance Company is Florida's Physicians Insurance Company<sup>SM</sup> and the endorsed carrier for professional liability insurance by 23 county medical societies, 15 specialty societies, and two statewide associations in Florida.

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insureds to identify system deficiencies and liability risks, providing effective, corrective risk management tools. An additional benefit is that we can relieve practice administrators of the time-consuming process inherent to quality assurance and ever-evolving compliance measures. In 2008, over 150 on-site assessments and consultations were conducted. These comprehensive consultations are an excellent example of the value-added component of coverage with First Professionals.

Typically, consultations consist of an interview with a key office staff member, a tour of the facility, and an intensive patient record review. Consultations are also conducted when underwriting concerns arise or claim frequency is encountered.

The consultation primarily focuses on:

- General Practice Issues
- HIPAA Compliance Measures
- Clinical and Administrative Office Observations
- Policies and Procedures
- Pharmaceuticals
- Equipment and Supplies
- Diagnostic Functions
- OSHA and Infection Control Issues
- Office Procedures
- Credentials
- Patient Contact and Communications
- Emergency Procedures
- Staffing
- Patient Recordkeeping
- Specialty-specific Liability Issues

The medical practice is assessed with consideration for professional liability and compliance with applicable state and federal regulations. A confidential, written report of the assessment cites both the strengths and weaknesses of a medical practice. From the assessment, risk management strategies for reducing any identified risk exposures are recommended.

The report also includes a follow-up action plan for implementation as well as individualized guidance of specific risk management and legal issues. The



assessment is instrumental in recognizing both actual and potential flaws in a practice. The guidance from our risk management team to resolve possible risk exposure consequently reduces the frequency of claims and continues to keep its insureds loss free which may subsequently stabilize or reduce premiums.

Risk management assessments that are as extensive as those offered by First Professionals typically cost between \$2,500 and \$5,000 for a solo practitioner and between \$5,000 and \$6,000 for a group practice. Professional liability carriers that do not provide this service typically pass on the cost to their policyholders. Unlike many of our competitors, the assessments conducted by our risk management team for First Professionals' policyholders are offered at no additional cost.

### Medical Malpractice Exposure Self-Assessment

First Professionals' risk management department offers another unique service: self-assessments. The self-assessment survey is intended to assist our policyholders in correcting any identified deficiencies or areas of concern. The initial medical malpractice exposure assessment permits a clinic or solo practitioner to conduct a self-survey. This added tool is frequently implemented to complement site surveys conducted by our risk management professionals and encourages each clinician and staff member to participate in the assessment process. To be most effective, the assessment tools are specialty-specific in design.

The results of self-assessment are frequently reviewed with a First Professionals risk management consultant. A candid approach to risk exposures underscores the exercise in order to maximize the loss prevention benefit. Re-assessments can also be set at intervals in order to

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measure adherence to any corrective measures initiated and as a means of identifying new or evolving risk exposures. Initiating a voluntary compliance plan is an essential loss preventive measure.

Each practice has a unique profile of malpractice vulnerability. A medical malpractice exposure assessment conducted by First Professionals' risk management team is an excellent, proactive risk management exercise that may be used to assist healthcare practitioners in identifying potential exposures unique to their practice and target factors that may lead to patient dissatisfaction.

There are many other products and services available to First Professionals policyholders. For more information, please visit the Risk Management link of our website located at [www.firstprofessionals.com](http://www.firstprofessionals.com). You can also discuss any of these services directly with a risk

management representative via e-mail at [rm@fpic.com](mailto:rm@fpic.com) or by phone at (800) 741-3742, extension 3016.

We are confident that these products and services are superior to those offered by other medical professional liability insurance companies. It is also important to remember that these services are available to First Professionals' policyholders **at no additional cost**. The significant benefits provided by our highly-experienced risk management team should be an important factor when choosing a medical malpractice carrier to protect you and your assets. ■

## FDA Drug Safety Alerts Delivered Electronically- Register Today for Free Service

Medical liability protection requires that you are well informed about patient safety issues quickly and reliably. First Professionals Insurance Company (First Professionals) is working with other liability carriers, the FDA and medical societies to bring a new service to you that will improve patient safety and your liability protection.

The Health Care Notification Network (HCNN) is a new network to deliver drug safety alerts online to U.S. physicians and was recently launched to replace the decades-old system based upon paper and U.S. mail. The HCNN is free to all licensed U.S. physicians, and is solely used for patient safety alerts that are product-related and mandated by the FDA. It ensures the most rapid and effective delivery of important alerts to physicians, thereby improving patient safety and office efficiency while reducing liability and paperwork. It may also be used to notify

physicians in the event of national public health emergencies or bio-terror events.

First Professionals endorses the HCNN because we believe that more rapid and focused delivery of FDA-mandated product recalls and warnings have the potential to reduce malpractice claims and, ultimately, decrease malpractice insurance premiums.

Registration is free, simple and only takes a couple of minutes. To register, an HCNN link is provided on our Web site at [www.firstprofessionals.com](http://www.firstprofessionals.com).



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### Why should I register for the HCNN?

The HCNN is good for providers and for patients because it improves the speed and efficacy of patient safety alert delivery. U.S. liability carriers, medical societies, health plans, government officials and other healthcare leaders are asking all physicians to register for HCNN because it improves patient safety, reduces physician liability, and ensures the fast and convenient delivery of patient safety alerts. The HCNN also stores and files alerts and can send them automatically to other members of the practice staff. HCNN benefits include:

- Improved patient safety
- Reduced professional liability
- Immediate receipt of important clinical information
- Increased convenience for practices
- The ability to have patient safety alerts also sent to other members of your office staff
- Reduction in office paperwork and mail
- The ability to get more information about a specific patient safety alert
- The ability to enter into a discussion area with other providers who have received an alert

For more information please visit [www.hcnn.net](http://www.hcnn.net), e-mail [info@hcnn.net](mailto:info@hcnn.net) or call (866) 925-5155. You may also contact a risk management consultant at First Professionals if you have questions or to obtain additional details at (800) 741-3742, extension 3016, or [rm@fpic.com](mailto:rm@fpic.com). ■

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