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**A**lmost all medical liability carriers have risk management programs. Some offer premium discounts for participation in their programs or for participation in projects that are specialty based (and not open to all their policyholders). Many carriers that don't offer premium discounts often offer continuing medical education (CME) credits.

The programs mentioned in this article are not exhaustive of all the programs that each of these companies offer. Rather, this article is intended to highlight the various types of programs that are often available. Contact your specific carrier to see what discounts (if any) are available and any other resources that may be offered.

Most programs contain the same major components (and are available to both the physicians and their medical office personnel). Although some companies still offer the traditional risk management seminars, many medical liability carriers are moving away from this approach and instead are teaching by using a variety of personalized and independent learning techniques. Some of the newer types of programs include the following:

- Self-study (newsletters and journals)
- E-learning
- Hotlines
- Compact discs/digital video discs
- Office visits
- Learning collaboratives

***Risk management seminars***

The Texas Medical Liability Trust (TMLT) offers courses for CME credit and premium discounts. TMLT offers six separate one-hour courses for CME credit (see boxed item, next page). Individuals who participate in a one-hour course

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## RISK MANAGEMENT PROGRAMS: A MEANS TO LOWER PREMIUMS

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are not eligible for a premium discount; participants in a three-hour course are eligible for the credit. TMLT offers 10 general risk-management courses, five specialty-specific topics, and three sessions on government regulation.

According to TMLT's Web site:

The risk management education discount (3% discount, not to exceed \$1,000) is awarded for risk management CME courses that are at least three hours in length. The discount is awarded per course, not per hour. A physician can take two CME courses per year and qualify for up to a 6 percent discount, not to exceed \$2,000. Discounts are applied to the upcoming policy period. If more than two risk management courses are taken per year, the courses can be applied to the following policy period, but not to any policy periods thereafter.<sup>1</sup>

The West Virginia Mutual Insurance Company offers a program called Communicate and Respond Effectively (CARE), which requires attendance at a specific skills-development workshop. This workshop may provide a 2 percent premium credit. After attendance at this workshop, physicians are eligible to participate in the CARE program. Participation in the program may provide an additional 3 percent premium credit. These credits are applied at the next policy renewal (after attendance and/or participation) and apply for two years.<sup>2</sup>

### ***Health technology and online programs***

The West Virginia Mutual Insurance Company offers several programs that may result in a premium discount including a health information technology program. This program offers a 2 percent credit for use of approved health information technology, including personal digital assistants, electronic patient records, electronic dictation software, and so on. This credit is applied for two years.<sup>3</sup>

American Physicians Assurance Corporation policyholders may call a risk management hotline or take online CME courses. The CME courses are available for physicians and their staff.<sup>4</sup>

ProAssurance also offers a toll-free phone number to answer any risk management questions their customers may have.<sup>5</sup>

### **TMLT'S ONE-HOUR CME COURSES**

- Don't Make Me Sue You
- Don't Be a Sitting Doc
- RM Update & Current Trends in Malpractice Allegations
- Avoiding the Courthouse: 10 Practice Pitfalls
- Informed Consent: Not Just a Piece of Paper
- You've Received a Letter from the Texas Medical Board: What's Next?

### ***Office visits***

The West Virginia Mutual Insurance Company offers a 2 percent credit for a three- to four-hour risk management office visit. According to its Web site, the credit may be applied and will be effective for two years.<sup>6</sup>

First Professionals Insurance Company offers many on-site management surveys, including the following:

- Office layout and appearance
- Storage and handling of pharmaceuticals and supplies
- Office surgery scope
- Patient interactions via telephone, fax, e-mail, and appointments regarding medical advice, answering service, prescription refills, waiting time, billing and collection, and emergency procedures
- Written report citing strengths and weaknesses with recommended action plan
- Follow-up determination of action plan implementation
- Risk management consultations
- Individualized guidance and consultations of risk management and legal issues<sup>7</sup>

The Mutual Insurance Company of Arizona offers a discount for small groups of five to nine physicians who agree to use selected risk management strategies and a periodic audit. Physicians can receive up to a 10 percent premium discount (personal communication, Judy Avery, risk management education coordinator, Mutual Insurance Company of Arizona, November 2, 2007).

### ***Publications and newsletters***

First Professionals Insurance Company offers a quarterly newsletter, Preventive Action, and several reference guides, including the following:

## LIFEWINGS

According to the Doctors Company Web site (<http://www.saferpatients.com/index.htm>), LifeWings is a program to save patient lives and reduce health care costs with the use of aviation Hardwired Safety Tools<sup>SM</sup>, including leadership development training, teamwork training, standard procedures, and checklists to avoid overreliance on memory, measurement programs to prove results and determine return on investment, and a master trainer program.

*Medical Records Dos and Don'ts, The Lawsuit, Early Diagnosis Steering Committee Education Booklet, and Office Managers and Administrators Guide: Risk Management Principles for the Medical Office Staff.*<sup>7</sup>

### **Specialty-specific programs**

The Doctors Company offers various risk management curricula but it only offers two programs in which participants are eligible for premium credits.

The company offers an Obstetrical Patient Safety Credit and a discount for vascular surgeons who participate in the LifeWings Patient Safety Program (personal communication, Susan Shepard, director of patient safety education, The Doctors Company, October 31, 2007) (see boxed item, this page).

The Mutual Insurance Company of Arizona offers a 5 percent obstetrical premium discount to obstetricians and their employed certified midwives who comply with established record-keeping guidelines and complete a prescribed obstetric CME educational activity.

Mutual Insurance Company of Arizona also offers a number of online CME educational activities focused on the physician specialties they insure. Participation in CME does not carry a premium discount per se (personal communication, Ms. Avery).

The Northwest Physicians Insurance Company (NPIC) offers premium credits ranging from 7.5 percent to a maximum of 12.5 percent for participating in one its learning collaboratives, the Quality Factor Program.

NPIC also has four major risk management/patient safety programs, including the Surgical Collaborative Workgroup/Patient Safety Alliance, an obstetrical collaborative group, an ambulatory collaborative, and a simulation learning initiative. The Oregon Chapter of the ACS is already involved in two these programs (personal communication, Dieter Zimmer, vice-president of patient safety/practice support, Northwest Physicians Insurance Company, October 31, 2007).

### **Conclusion**

In addition to checking with your carrier to discover what programs it offers, you may also join the Surgical Patient Safety community on the College's Web portal for up-to-date articles and news about patient safety. Simply click on "Communities and Specialties" and go to the link that says "Click Here to Modify Your ACS Communities" and add the "Surgical Patient Safety" community.

Participation in risk management programs is just one way ACS Fellows can continue to realize the College's mission, "...improving the care of the surgical patient and...safeguarding standards of care in an optimal and ethical practice environment."<sup>8</sup>

### **References**

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