

General Announcements

HIG website in final stages

The HIG website is currently in its final stages and will be launched very soon. In the past couple of months, we have expanded the site to include new programs started in 2005 and a password-protected section for HIG physicians. We would like to get your feedback before we officially launch the site.



Please visit www.hospitalinpatientgroup.com at your earliest convenience to browse through the site. To view the password-protected section, you'll need to click on 'HIG Sign-in' and enter 'higdocs' for the user name and 'Hig2006!' for the password. This section will be expanded later to include other HIG information.

After you've reviewed the site, please send your comments or missing information to Nicole O'Brien at nicole.obrien@hcahealthcare.com. We look forward to your input—thanks for your time.

HIG's Administrative Office

Gulf Coast Physician Administrators, Inc.
211 Highland Cross, Suite 275
Houston, TX 77073

(888) 239-7924 toll-free
(281) 784-1500 local
(281) 784-1522 fax

Abe's Update

Abel Longoria, MD

As we welcome the New Year, I anticipate that HIG will continue to grow. As we grow however, we will also have to welcome some changes. In particular the company administrators have made becoming part of the Risk Retention Group (RRG) a priority in 2006. The RRG should reduce our malpractice premiums and therefore significantly affect our bottom line. However, the RRG has certain requirements of its members, and I feel they are important to share with you at this time.

First, the RRG requires that we establish a Peer Review Committee. The peer review committee is a patient advocate committee whose goal is to identify cases that potentially vary from the standard of care. The committee is currently made up of Dr. Parikshet Babber and myself. Although the committee is committed to improving the care provided to our patients, we will require the help of all our physicians through the referral of cases that could potentially be litigious or that the provider feels vary from the standard of care even if the care involved is that of a consultant. Remember that by being part of the RRG we become self-insured, and the **sooner we can identify a potential case the sooner we can start preparing its defense**. The committee will also periodically publish lessons learned (pearls) so that we can all learn from these cases.

Second, the RRG requires that each physician complete a certain amount of risk-related CMEs. We have chosen to meet this criterion by purchasing Oakstone's Medical Publishing Practical Reviews for all of our physicians. This comes in monthly CDs—structured similar to a journal club. At the end of the session the physicians will be asked to complete a small quiz and mail it to the publisher who will provide certificates which our office will track. It is my goal that this will help our physicians provide evidence-based medicine and therefore limit our exposure to malpractice.

Finally, the RRG requires that the group have a project that targets limiting risk. We have chosen to meet this criterion by tracking the core measure as identified by CMS. The vehicle that we have chosen for this is the standardized progress note template that I provided to most of you in October. I plan on rolling this out at East Houston Regional Medical Center in February, and implement it HIG-wide by March.

I want to thank all of you for your hard work, and look forward to the new challenges that 2006 will provide. I am sure that we will meet these challenges head on and continue to prosper.

New study gives physicians another reason to dress for success

Today's Hospitalist, January 2006

A new study warns that dressing down may affect the level of trust between patients and physicians. Research published in the November 2005 American Journal of Medicine interviewed 400 patients after reviewing photos of physicians dressed in different types of clothing. Respondents were asked to rank their preferred style of dress for physicians, as well as their trust and willingness to talk about sensitive medical issues.

76 percent of 400 patients interviewed favored professional attire with a white coat.

The study found that most respondents expressed a clear preference for snappy dressers. When asked about their preferences, 76 percent said they favored professional attire with a white coat, 10 percent said they preferred business dress and only 47 percent said they favored casual dress.

Researchers also noted that respondents said they would be more willing to share their social, sexual and psychological problems with a physician who is professionally dressed.

Insurance and Risk Update

Cynthia "Chunky" Rogers

Some things you may not know...

PL Policy Parameters

Renewal of the HIG professional liability insurance policy has been completed for 2006. The coverage parameters are as follows:

Carrier: Catlin Insurance Company, Ltd.

Rating: Catlin is A.M. Best: A, Excellent

Coverage: \$200K/\$600K with \$3M agg.

Deductible: \$10K per loss event

Type of Coverage: Claims made extended

e) Sensory organ or reproductive organ injury, loss of or impairment

f) Substantial disability or disfigurement

The key to coverage in these latter injuries (in the absence of written notice) is timely identification of the cases and prompt reporting to the HIG Risk Staff (Dr. Abel Longoria or Chunky Rogers at 281/784-1500, Ext. 229). The HIG Risk Department will notify Catlin to open a claims file and thus ensure coverage.

Claims Made Extended Coverage

As you know under a claims made policy, a claim is triggered when a written notice of lawsuit or a written demand for money is presented to Catlin by a covered physician during the effective dates of the policy. Under the *extended provision*, coverage also extends in certain high-risk incidents where the loss results in one of the following injuries:

- a) Death
- b) Paralysis, paraplegia, quadriplegia, spinal cord injury, nerve injury or neurological deficit
- c) Brain damage
- d) Total or partial loss of limb

Court Papers, Legal Notices, etc.

Please forward legal notices and written claims relating to HIG issues/patients to the HIG Risk Department in a timely manner. If you have questions in this regard, please contact HIG's Risk Department at the number listed below.

HIG's Risk Department

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