We are pleased to offer again this year, for those insured through UR/MCIC, the opportunity to qualify for a 15% reduction of the 2016 malpractice premium relative to those who do not elect to take advantage of this program.

For those who have not done so before, participation in a TeamSTEPPS Fundamentals Course is again required to qualify this year.

Those who fully participated in a TeamSTEPPS Fundamentals Course previously may qualify through alternative face-to-face programs.

Please note that again neither APS nor other online courses will be an option in this year’s program. There will be no “last minute” options for this voluntary program, so planning ahead is important.

The premiums affected by participation between January 1 and December 31, 2015 will be those billed during the next calendar year 2016. Premiums billed to individuals or departments are affected (this program does not apply to premiums directly paid by the hospitals – e.g. residents and fellows, APP’s, certain faculty).

Physicians should participate in a different risk management educational activity from the prior year, though TeamSTEPPS Simulation scenarios vary and may be used in consecutive years. See the separate list of qualifying activities for this year’s face-to-face options, as well as several service-specific face-to-face options.

** An application (attached to this email) must be submitted to receive the premium differential **

MCIC Vermont, Inc. (the “Medical Center Insurance Company”), is a “captive” insurance company owned by the University of Rochester, Johns Hopkins, New York Presbyterian/Cornell/Columbia, and Yale. Institutions and physicians who elect to insure for professional liability through a captive ultimately pay their own losses, based primarily on their own malpractice experience. Therefore, anything we do to decrease the risk of adverse events and malpractice suits not only benefits our patients, but reduces premiums over time.

Our goal remains to encourage physicians to actively participate in risk management education and the behavior changes that should result. Ultimately this should reduce the risk to patients of potentially preventable adverse events, reduce the risk of a malpractice suit should an adverse event occur, and minimize the losses from any suit that can occur. As you may know, malpractice premium increases have moderated in the past few years (and actually have declined at URMC), in parallel with increased patient safety efforts at URMC and elsewhere.

If you have any concerns or suggestions, please do not hesitate to contact any of us directly or via email or phone. If you have any operational questions about this new program or wish to request prior approval of an equivalent patient safety or risk management activity, please contact Dr. Robert Panzer (robert_panzer@urmc.rochester.edu).