

To: Medical Staff with Malpractice Insurance through UR/MCIC
From: Robert Panzer, MD, Chief Quality Officer
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Subject: 15% Malpractice Premium Differential for Risk Management Education
Date: Updated – August 12, 2019

We are pleased to offer again this year, for those insured through UR/MCIC, the opportunity to qualify for a 15% reduction of the 2020 malpractice premium relative to those who do not elect to take advantage of this program.

This year participation in the new 2-3 hour online “Target Zero Harm: High Reliability Essentials” course PLUS any of the other qualifying activities.

To achieve our safety, quality, and enhanced care coordination goals we need the approaches and tools that are part of achieving "high reliability". Both SMH and HH leadership teams participated in a state-wide collaborative to learn how to accelerate our improvement towards high reliability and zero preventable harm. We have access to teaching material from the Press Ganey-HPI group that facilitated the collaborative – typically education for all staff includes a minimum of 4 hours of face to face education – we felt that more flexibility is important so created the new 2-3 hour online “Target Zero Harm: High Reliability Essentials” course as an alternative.

For those who have not done so before, participation in a TeamSTEPPS Course is again required to qualify this year. Complete either a qualifying TeamSTEPPS Fundamentals Course OR the URM C TeamSTEPPS 2.0 Online short course available to new participants only via MyPath PLUS the online Target Zero Harm: High Reliability Essentials course.

The premiums affected by participation between January 1 and December 31, 2019 will be those billed during the next calendar year 2020.

Physicians should participate in a risk management educational activity with different content from their prior year choice. 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 must be submitted to ensure you 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 relative to other MCIC institutions at URM C), in parallel with increased patient safety efforts at URM C and elsewhere. In essence those who participate in this risk management education are funding their reduced premium through improvements in patient outcomes.

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)