

Claim Handling Guidelines: Instructions and Recommendations In the Event of an Adverse Medical Outcome, Malpractice Claim or Lawsuit

What Events Should be Reported to Preferred Physicians Medical

Your prompt notification of any adverse medical outcome provides us with an opportunity to provide you with specific advice that may help to minimize the possibility of a claim or a lawsuit. We encourage our policyholders to seek our assistance regardless of the severity of the injury. In fact, our most frequently reported claims involve dental injuries. Regardless of whether you are reporting a dental claim or a claim involving brain damage or death, you can be certain that our staff of claims professionals have experience handling almost every type of anesthesia claim.

**A Preferred Physicians Medical Claims Professional is available 24 hours per day at:
1-800-562-5589**

What Can I do to Avoid or Minimize a Claim or Lawsuit

In general, you should follow the steps outlined below. Of course, every situation is unique and that is why we encourage our policyholders to contact a Preferred Physicians Medical Claims Professional at the earliest opportunity.

- Attempt to maintain a good rapport with the patient and/or patient's family. In most circumstances, you should participate in the initial discussions about an adverse medical event. Do NOT rely on other health care providers to explain a mishap. All too often their explanation will blame you. Do not attempt to assign blame to others. A careful investigation often leads to a different conclusion. If threats of legal action have already arisen, or a claim has already been asserted, contact the company before discussing the situation further.
- Preserve all evidence. In the event of an adverse medical outcome, the most important evidence is the medical record. You should verify that the medical records are both complete and accurate. The medical records should contain objective information. You should not speculate or attempt to assign blame. Self-serving statements or comments rarely help and often subject you to criticism. Once a medical record is complete, do **NOT** alter the record without clearly indicating that it is a correction. Corrections should be clearly marked, initialed, and dated.
- Preserve other relevant evidence including medication vials, equipment that may be responsible, etc.
- Help to preserve the availability of defenses to a claim by limiting your discussions regarding the adverse outcome. You should not give a statement without first contacting Preferred Physicians Medical. Any statement or investigation by the hospital should be conducted in accordance with formal Peer Review or Quality Assurance protocols.
- Avoid any contact with attorneys involved on behalf of the patient or other health care providers until you contact Preferred Physicians Medical.
- Do **NOT** include notations about reporting a claim or incident in a medical record. Keep the incident report and any related information sent by the company or attorney in a separate file to preserve its confidential nature and the attorney-client privilege.
- Do **NOT** admit liability and never assume responsibility for an injury without first consulting Preferred Physicians Medical. Further reflection and investigation may uncover other explanations for a medical problem or mishap.