

What Events Should be Reported to Preferred Physicians Medical?

Coverage under your Preferred Physicians Medical (PPM) insurance policy is initiated by the Policyholder reporting adverse medical outcomes to PPM. Your prompt notification of any adverse medical outcome also enables us to provide you with specific risk management advice that may help minimize the possibility of a claim or lawsuit. We encourage our policyholders to seek our assistance regardless of the severity of the injury. In fact, our most frequently reported adverse medical outcomes involve dental injuries. Regardless of whether you are reporting a dental claim or a claim involving brain damage or death, you can be confident our staff of claims attorneys and claims specialists have experience handling every type of anesthesia claim.

WHEN TO REPORT

The Policyholder **must** immediately report to PPM when any demand for compensation, notice, summons, petition, complaint, deposition request, medical board investigation or other legal paper is received.

The Policyholder **should** report to PPM any unexpected or adverse outcome. An unexpected or adverse outcome includes, but is not limited to, the following:

- Unexpected death
- Anoxic/hypoxic injury
- Burn
- Intra-operative fire
- Nerve injury
- Wrong site surgery or block
- Airway difficulty
- Dental damage, per PPM's dental claims handling guidelines

Other events the Policyholder **should** report to PPM include:

- Patient complaint or threat suggesting medical negligence or litigation - verbal or written
- Meetings requested by hospital/facility administration or risk management
- Meetings requested by patient or patient's family
- QA/Peer Review/Sentinel Event involving your care
- Telephone call or letter from an attorney representing the patient or patient's family
- Billing disputes
- Accusatory comments or notes regarding anesthesia care by other healthcare providers
- Any event that could lead to a medical board inquiry

WHO TO CONTACT

In order to protect confidentiality and discoverability of the incident report and to provide timely risk management advice, initial contact should be by telephone. **The Policyholder may call 800-562-5589 or 913-262-2585 and ask to speak with the Claims Department.** The Policyholder will be connected with a claims attorney or claims specialist. PPM's claims attorneys and claims specialists are available 24 hours a day, 7 days a week via our automated after-hours answering service.

WHAT INFORMATION IS NEEDED

The following initial information is typically requested:

- Date of the treatment/incident
- Patient's name
- Patient's date of birth or age
- Name of hospital/facility
- Type of anesthesia provided
- Type of procedure/surgery
- Other anesthesia personnel involved
- Other healthcare providers/witnesses
- ASA status
- Description of the events related to the incident