



o provider wants to harm a patient and open himself to a potential claim. Which is

why defensive medicine — ordering costly tests that may be unnecessary

costly tests that may be unnecessary "just to rule out" one diagnosis or another — has gained a troubling measure of prevalence in today's care environment. But the truth is, most medical errors and liability claims are the result of systemic failures, not misdiagnoses or inappropriate care. That is, it's the operational and procedural details associated with the day-to-day practice of medicine that are most likely to put your patients at risk.

and standing behind defensible practices.



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Comprehensive and Complimentary

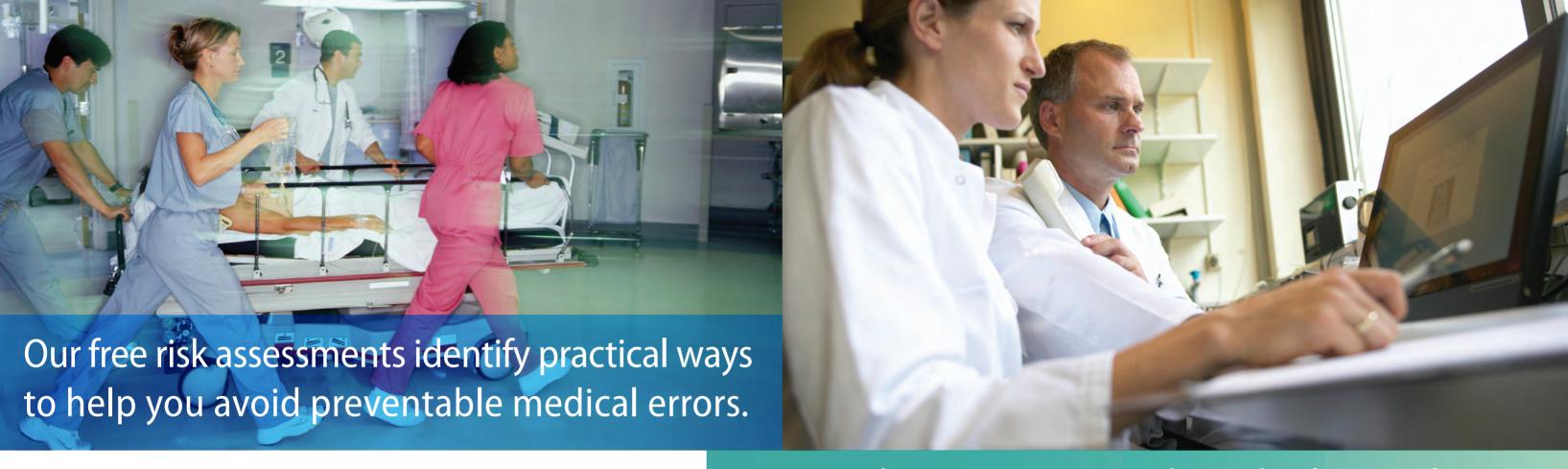
At Medical Mutual, our philosophy is that best practices in your everyday operations produce the most effective, most defensible patient care — and reducing risks is the natural by-product of those efforts. That's why we've developed the most comprehensive set of risk management tools and programs in the marketplace, including on-site risk assessments, on-site and web-based education and a robust library of online practice tips. Not to mention unlimited consultations with our professional risk managers — go-to people with whom one or more employees in your organization are likely to forge a productive working relationship.



Best of all, you get all of these benefits on a complimentary basis as an integral part of your base medical professional liability insurance policy. Thumb through the following pages for an overview of these services and you'll get a better idea of just the kind of valuable risk management help you can expect when you insure with Medical Mutual.

The most comprehensive set of risk management tools and programs in the marketplace.

All of Medical Mutual's risk management tools, services and programs are provided free to member-policyholders.



hether your organization is a hospital, a physician office practice, a nursing home or an allied healthcare facility, Medical Mutual's professional risk managers are happy to provide risk assessments for your facility or for a discrete clinical department within your organization. These typically

Representative Risk Assessment Examples

Ambulatory Settings

Comprehensive Risk Assessment Medication Safety Infection Control

Hospital

Surgical Services
Emergency Department
Medication Safety

Long-Term Care

Comprehensive Risk Assessment

All assessments provided on a complimentary basis. Simply ask your go-to Medical Mutual Risk Manager.

include a review of the systems and procedures in place to provide day-to-day care, because all too often it is system inadequacies or procedural mistakes that compromise patient safety — not medical errors, per se, but potentially harmful errors nevertheless.

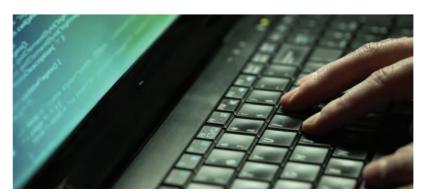
Such reviews allow us to identify potential areas of vulnerability, which is the first step toward implementing practical measures to mitigate or even eliminate specific preventable exposures.

It's important to note that these assessments are for you and your organization's benefit only and do not negatively affect your rates or your underwriting status in any way. It's all about partnering to improve patient safety.

When you insure with Medical Mutual, our comprehensive library of practice tips is accessible online, all the time.

o card, no check-out policy, no late fees. Just 24/7 access to practical, actionable guidance on the kinds of risk-related issues faced in the healthcare environment every day — and night.

Organized by category, our online tips are filterable and searchable to make it easy to find the exact topic that interests you, any time of the day or night, any day of the year.



Representative Practice Tip Categories

Complaint Management
Consent and Treatment
Customer Service

Communication

Documentation: Patient Medical Record
Electronic Health Record
Health Information Management

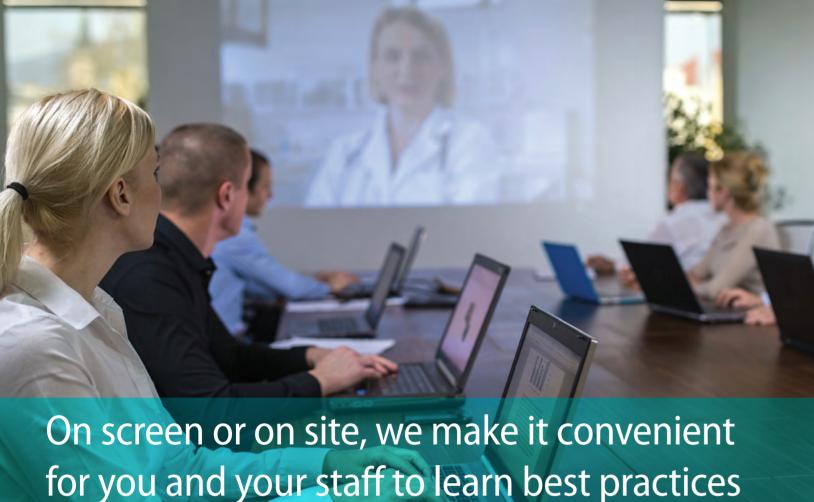
Medical Record Management

Medication Management

Patient Safety and Risk Management

Practice Management

Termination of Relationship



for patient safety.

Medical Mutual offers educational presentations on a wide range of topics including Defensible Documentation, Improving Communication and Customer Service. We will also develop presentations on

Gathering staff together both at your facility and at your convenience — often over a lunch break or at a regularly scheduled staff meeting — is the best way to establish cultural expectations and best practices within the department or organization.

risk-related topics at your request and customize them to meet the needs of your facility.



Wednesday Webinars: Learning best practices — over lunch.

Our Wednesday Webinar series allows practice managers, risk managers and physicians alike to gather virtually to gain practical, actionable guidance on specific day-to-day challenges within the care environment.

Sometimes a situation arises in the care environment and you're just not sure how to handle it. Maybe you need guidance on how to document an untoward event or a challenging patient encounter. Perhaps you are unsure of the scope of practice of a specific job type. Or perhaps you're considering the need for a locum tenens care provider and wonder about the risks. Whatever the case,

professionals, all of whom have hospital backgrounds themselves, who will come to understand your facility and your internal systems.

For practices: Expertise on call

Even if your organization is a small practice, you have direct access to the Company's risk management team to help you with the risk-related issues you face.



you can always call your go-to Medical Mutual risk manager to get the actionable guidance you need.

For hospitals: Part of your everyday team

As a hospital insured by Medical Mutual, your in-house quality improvement or risk management staff will enjoy a working partnership with their corresponding team at Medical Mutual — experienced risk management

And the truth is, you'll likely know your Medical Mutual risk manager by name.

The line is always open for you

So call us with your risk-related concerns or questions anytime, toll-free at **(800) 942-2791**. If we don't have the answer right away, we'll use our resources and network to track it down and give you the information you need to move forward with confidence.



When you're a member-policyholder of Medical Mutual, you'll have a direct line to your dedicated risk manager, as well as access to the most comprehensive set of risk management tools and services in the marketplace. You can use them as much or as little as you want. However much you use them, just know that they're all free — as they are integrated into every policy we write.

