

3rd Medical Indemnity Forum
Medical indemnity issues for 2009



An Insurer's Perspective on Risk Management – One Piece of the Puzzle

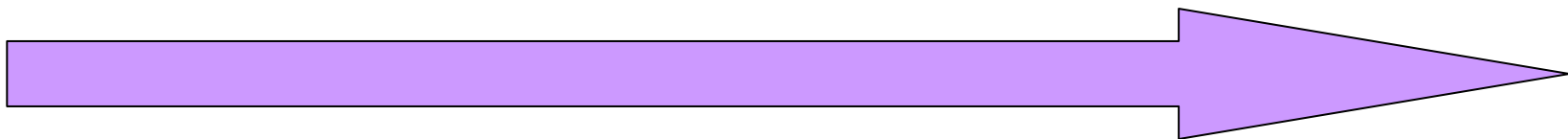
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Aims of MDA National's RM Program:

- minimise risk of claims and complaints against members by promoting proactive risk identification and management
- support members to implement appropriate risk management strategies
- protect the membership by managing the risk of identified members

Risk Management

Early Intervention

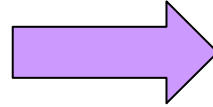


Opportunities for change:

- Communication in practice – written, verbal, continuity and coordination of care
- Human interactions – patients, colleagues, other health care providers
- Appropriate skill sets, experience and knowledge
- Practice processes and systems
- Patient needs and satisfaction with care

An Ounce of Prevention.....

Prevention of incidents/
adverse outcomes



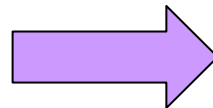
Skills/training/competency,
systems, continuity of care,
teamwork

Avoidance of dissatisfaction
and complaints



Patient selection,
expectation management,
communication skills

Early and appropriate
'treatment' of adverse
event/dissatisfaction



Complaints management,
adverse event management

.....lead to cultural change??

However.....

RM intervention must be:

- Supportive
- Educative
- Non-judgemental

If the member is to:

- work successfully alongside us
- engage in strategies aimed at assisting him/her
- think of us first when future problems arise

Does it Work?

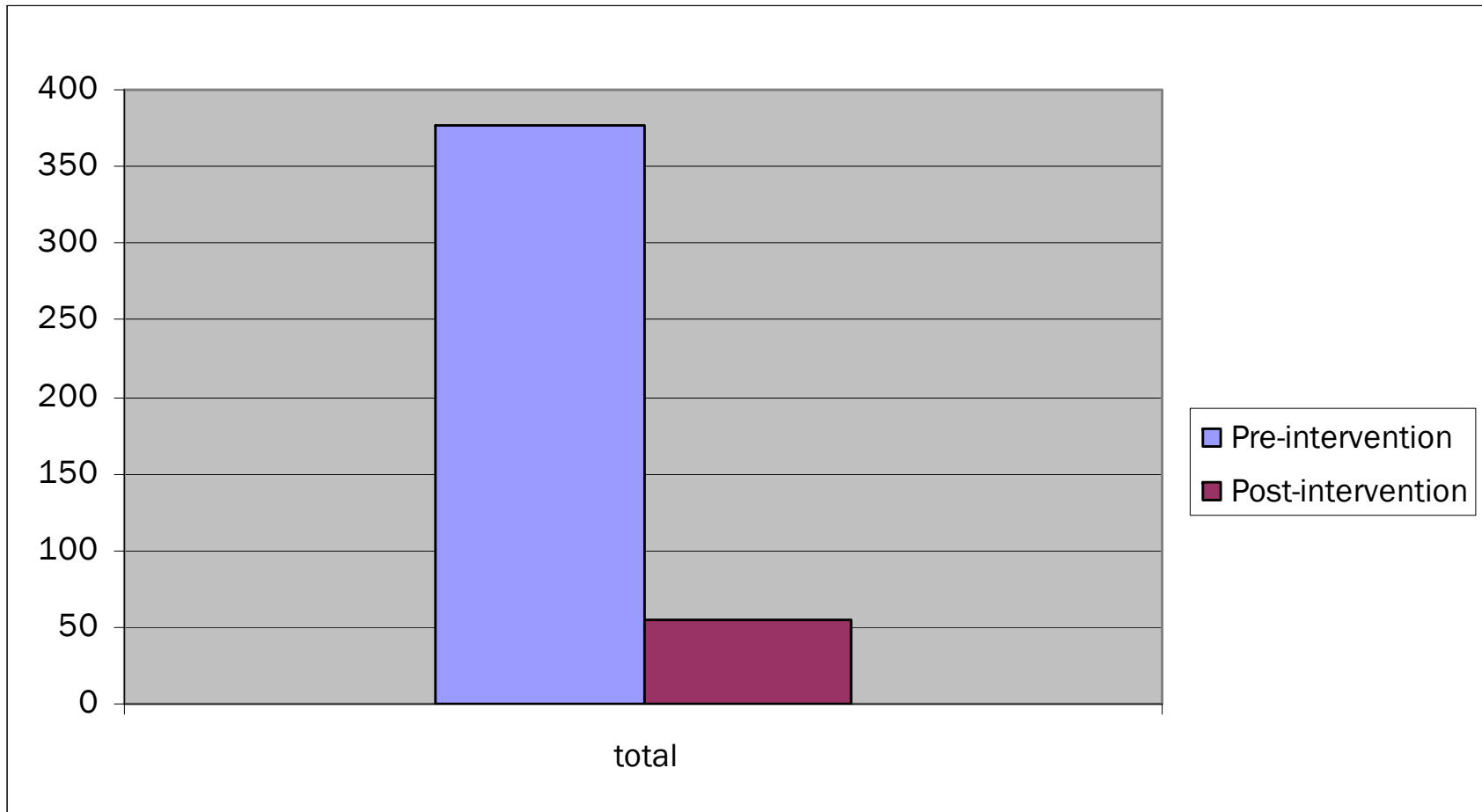
- Anecdotally – ? intervention dependent
- Empirically - ?
 - Confounding factors (eg tort reform, safer medicine, workforce changes)
 - Long tail/immature matters
- What actually changes behaviour? – incident, professionalism, intervention or being identified?
- Self-selection in education

Costs Incurred – Relative Values
 RM intervention 1999-2006
 (44 members)

	Pre intervention (ave. 10 years)	Post intervention (ave. 5 years)
total	100	5.50
average	100	5.50
median	100	0.03

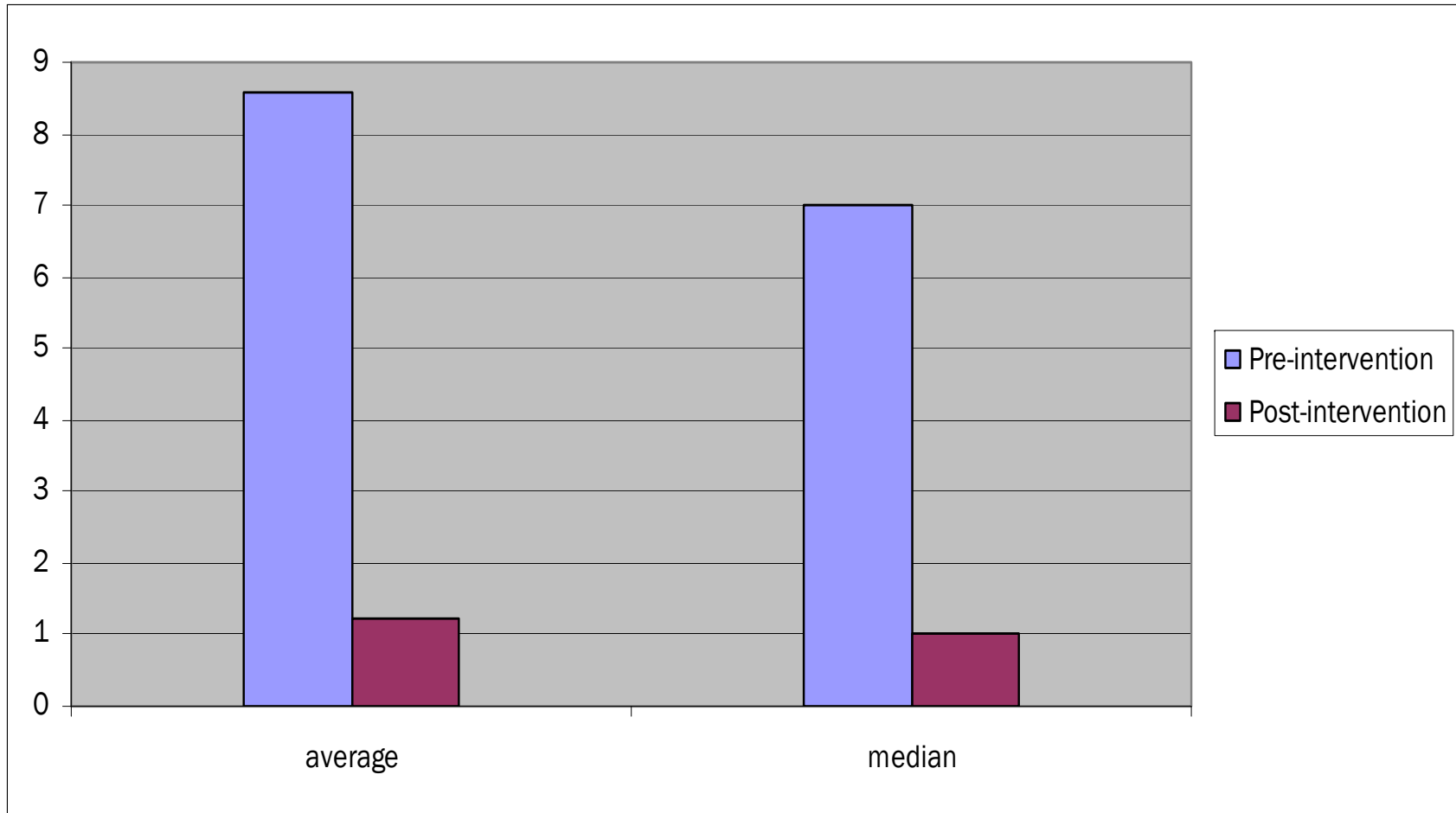
MDA National data (as at Aug 2009)

No. Matters Incurred Cost RM Intervention 1999-2006 (44 members)



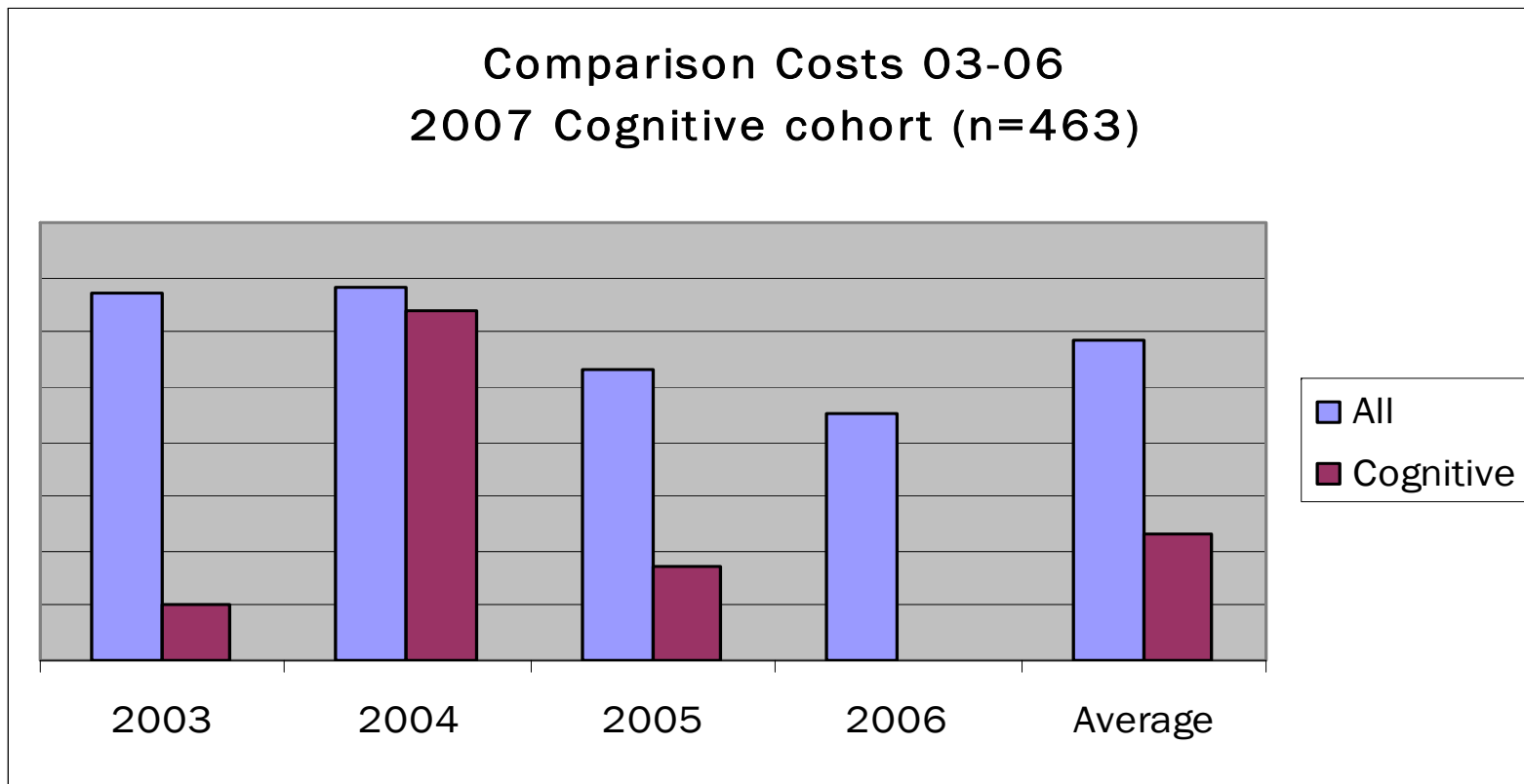
MDA National data

No. Matters/member (n=44) RM Intervention 1999-2006



MDA National data

Education Self-Selection?



MDA National data

Is the effort worth it?

- Mutual – we will support our members
- Members want to be confident the company is managing ‘high risk’ individuals
- Compliance requirements
- Obligation to our members to warn them of risks and to learn from other members’ experiences