

REDUCING RISK AND INCREASING PATIENT SAFETY

How the medical indemnity insurance industry is working to reduce risk in the health system

The medical indemnity insurance industry plays a vital role within the Australian health system by ensuring that both doctors and patients are protected in the event of an adverse incident. While Australia's health system is generally very safe, things sometimes go wrong and sometimes patients may be harmed in the process of receiving medical care.

Medical defence organisations are also increasingly playing a role in risk management within the health system. Together with the medical profession, they work to prevent adverse events from occurring, thus making our health system safer for everyone.

Medical defence organisations are experts in collecting and analysing data on adverse events in medicine. This information and expertise can be very valuable in developing risk management strategies to improve the safety of the health system.

Some of the ways in which this information can be used are:

- for the early identification of risk areas, so that problems can be addressed quickly and any potential for damage minimised;
- in identifying patterns and trends in adverse events, to enable effective responses to be developed;
- to assess the impact of risk management programs and measure their success.

MIIAA's role in risk management

The MIIAA works with its member insurance companies to support risk management within the health system. On behalf of the industry, the MIIAA coordinates the collation of annual data from medical defence organisations and insurers and makes this information available to governments, the medical profession and the community. This data includes information such as the number of claims in different areas of medicine and the average amount per claim. This is useful in the development of strategies to reduce risk and increase the safety of the health system.

MIIAA is committed to making the expertise and knowledge of the medical indemnity insurance industry available to improve the quality and safety of the Australian health system.

The MIIAA will be expanding the information it gathers on the causes of claims, and the data will be made available for discussion by medical colleges and peak medical bodies such as the AMA.

This important data should assist to identify areas where these bodies can collaborate with the MIIAA to reduce the incidence of claims.

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What are the advantages to doctors and the community of risk reduction activities?

Both consumers and doctors benefit from reducing risk in the health system. Increasing the safety of medical care means that fewer patients experience adverse events and that overall consumer confidence in the health system increases. Fewer adverse events also mean fewer claims and lower premiums. This reduces costs for doctors and means they are more able to keep their fees affordable. A reduction in adverse events also reduces the considerable stress and anxiety experienced by both doctors and patients when dealing with negligence claims.

Reducing the numbers of adverse medical events in our health system has major social and economic benefits for the community

Risk management activities and the medical indemnity insurance industry

The medical indemnity insurance industry works closely with the medical profession to reduce risk and support high quality care. For example, many medical indemnity organisations run risk reduction programs for their members which assist doctors to improve the quality of the care they provide. These programs are run in conjunction with the medical profession and are strongly supported by doctors.

Example: In 2001 the contraceptive implant *Implanon* was introduced in Australia. Medical indemnity insurers quickly noticed that they were receiving a high number of adverse incident reports associated with Implanon, including reports of almost 100 unintended pregnancies. The medical indemnity insurance industry worked with regulatory authorities and the Royal Australian College of General Practitioners to restrict the use of Implanon to GPs with procedural experience while they developed strategies to reduce identified risks associated with the procedure. These included providing GPs with guidelines for use of Implanon and a consent form and checklists for doctors and patients. Now GPs are well informed about the correct procedure for inserting Implanon and consumers can be confident that the risk of using this contraceptive device is greatly reduced.

The future role of medical indemnity insurance in managing risk within the health system

MIIAA is committed to working collaboratively with the medical profession to make the Australian health care system safer for everyone.

Whenever a new drug, procedure or technology is introduced there is the potential for new problems to arise. MIIAA will continue to work with the medical profession to meet the future challenges of increasing the safety and quality of the health system.

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