



## Providing Resources and Support for Physicians

W. Stancil Starnes, CEO, ProAssurance Corporation

*Editor's Note: The Wisconsin Medical Society helped form PIC WISCONSIN in 1986 to ensure the availability of medical professional liability insurance for Wisconsin physicians. Today, the Society continues to endorse ProAssurance Wisconsin Insurance Company (formerly PIC WISCONSIN) to provide professional liability insurance coverage with unmatched success in claims defense.*

**Q: Will you describe ProAssurance's history in Wisconsin and discuss your commitment to your physician insureds?**

**A:** I think it's imperative to understand the formation of ProAssurance and our predecessor companies. At a time when there were no available options for physicians to obtain medical professional liability (MPL) insurance in the commercial market, physician-founded companies such as ProAssurance were formed to provide a sound, long-term alternative. The fact that ProAssurance was formed by physicians for physicians, and continues to enjoy strong physician leadership helps ensure that we never lose sight of our mission—providing solid, secure MPL insurance at the lowest realistic price and ensuring that our insureds receive the finest possible defense in the event of a claim.

That same commitment was at the core of

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**Stan Starnes** is the CEO of ProAssurance, the parent company of ProAssurance Wisconsin Insurance Company (formerly PIC WISCONSIN). ProAssurance Corporation is the nation's 5th largest writer of medical professional liability insurance through principal subsidiaries ProAssurance Indemnity Company, Inc., ProAssurance Casualty Company, ProAssurance National Capital Insurance Company, ProAssurance Wisconsin, and ProAssurance Specialty Insurance Company, Inc.

Physicians Insurance Company of Wisconsin (PIC Wisconsin), when the Wisconsin Medical Society helped found the company to improve access to affordable, effective medical professional liability coverage for Wisconsin physicians. That shared sense of commitment to our customers was one of the main reasons PIC Wisconsin and ProAssurance agreed to come together in 2006. That commitment has only deepened as we've expanded the coverages available to our insureds, built additional financial strength to back our policies, and provided additional risk management options to help our insureds enhance the care they provide.

**Q: The Society recently won a case before the Wisconsin Supreme Court resulting in the return of \$200 million, plus interest, to the Injured Patients and Families Compensation Fund (IPFCF). ProAssurance was the only MPL insurer that contributed to the Society's litigation fund in support of the Society's case. Why is a sound IPFCF important to Wisconsin physicians and ProAssurance?**

**A:** ProAssurance believes anything that benefits not only its insureds—but all physicians—is important, so it was only natural to support the Society's efforts. Having a strong, stable IPFCF in place provides Wisconsin physicians with rate stability and certainty that physicians in many other states do not enjoy.

The existence of the fund is also a benefit to patients who receive a judgment above \$1 million; having a fiscally-sound IPFCF eliminates uncertainty over receiving their ultimate judgment. Without the Society's high-profile advocacy, the IPFCF would have faced an uncertain financial future—at best.

**Q: You mentioned risk management resources as an important part of ProAssurance's value proposition for its insureds. What risk management resources and loss prevention programs does ProAssurance offer?**

**A:** Our risk management focus is squarely on providing our insureds with timely, useful information. We're committed to providing information in ways that best fit each insured's needs—be it online or in person. Private seminars are available for large physician groups and insured facilities on a wide range of topics tailored to address the risks encountered in specific practice environments. We are so thoroughly dedicated to excellence in this area that we have gone through the rigorous process to become an accredited provider of CME by the ACCME, an accreditation we achieved with commendation. We are also able to award CEU for nurses.

An equally important aspect of our loss prevention efforts are the risk management surveys of physician practices. These are usually performed onsite; however, phone surveys and online self-assessments are also available. In all of these efforts, our goal is to help our insureds find ways to improve the care they offer patients—thus reducing the potential for

medical incidents that can lead to litigation.

We encourage physicians who are insured by ProAssurance through the Society's Insurance and Financial Services Group to earn up to 2.5% premium credit by taking advantage of our online loss prevention seminar program. Because we believe so strongly in the Society's efforts, these physicians also may earn the 2.5% premium credit by completing approved sessions of its Transformational Leadership series, offered as part of the Society's Member Benefit Program.

While in-person and online risk management efforts are vitally important, we also seek to keep our insureds updated on the latest trends in the developing medical/legal environment through timely print communications. We provide these risk management newsletters throughout the year for insured physicians' benefit: the *Medical Risk Management Advisor* (for physicians' practices), *Vital Signs* (providing specialty-specific case studies), *Key Considerations* (for facilities), and a Wisconsin-specific publication, *Comment*, which is designed to convey news of more immediate interest.

Insureds also can access online risk management resources within a secure area of our website: ProAssurance.com. Resources may be downloaded and personalized to meet an insureds' specific need for sample forms, policies and procedures, podcasts, etc.

Finally, because we know there are situations when only a personal consultation can provide the specific, immediate help an insured might need, we maintain a risk management help line for answers and solutions to challenging risk management questions. Insureds may access our highly trained risk management consultants by phone or e-mail (at 800.292.1036 or [rmquestions@proassurance.com](mailto:rmquestions@proassurance.com)).

**Q: ProAssurance has been a vital supporter in the Society's establishment of the Center for Medical Practice Research and Education. What role do you think the Center's work will play in enhancing patient care and reducing the number of medical liability lawsuits?**

**A:** ProAssurance is excited to be part of such a progressive project. The Center will provide a



## Society's Center for Medical Practice Research and Education using data to drive change

Tim Bartholow, MD, Wisconsin Medical Society Chief Medical Officer

The Wisconsin Medical Society launched its Center for Medical Practice Research and Education in 2010 with financial support from ProAssurance following a successful pilot project that partnered practicing physicians with business leaders who purchase health care benefits for employees. The goal of this unprecedented effort was to find ways to reduce health care costs without compromising quality.

Our workgroups studied claims data\* for 1.6 million Wisconsin residents across 4 key areas: orthopedics, cardiology, gastroenterology and behavioral health (psychiatry and addiction medicine). Preliminary findings showed variation in the way physicians diagnose and treat some health conditions—and that variation is sometimes significant. This helped focus attention on expensive areas where physicians are using different amounts of resources to treat patients with similar diagnoses, which allowed us to then explore why that variation exists, if the additional costs are necessary based on prior medical research, and if not, how that disparity can be eliminated.

During the past year, the Center has delved further into the data and developed analytical tools and resources to assist physicians and groups as they strive to improve quality of patient care, increase efficiencies and to manage risk. Today, we are committed to

- Bending the health care cost curve
- Evaluating quality care from an efficiency perspective, harmonizing practice guidelines, assuring appropriateness of care and decreasing variation and improving patient safety
- Delivering continuous improvement initiatives to support efficiency gains
- Developing accountability models that support accessible, efficient, coordinated patient-centered care maybe as important in that whole conversation

We are extremely excited about this work, because we are confident it will lead to positive changes in key areas of health care delivery, and we are very grateful to ProAssurance for supporting this work.

*\*Source of data: Wisconsin Health Information Organization Data Mart Version 2*

real-world vehicle to connect data on patients and treatment outcomes with specific actions by physicians. Conscientiously applying quality-enhancement techniques after analyzing the data will undoubtedly enhance treatment outcomes and foster stronger physician-patient relationships. Each of those outcomes is consistent with risk management and loss prevention

efforts that ultimately reduce lawsuits by helping to reduce adverse outcomes, to say nothing of the potential reduction in the cost of overall medical treatment. Of course nothing can entirely eliminate unexpected outcomes, but we can—and should—have enhanced patient safety and a corresponding reduction in lawsuits as our goal.

advancing the art & science of medicine in the midwest

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