



True Partners

W. Stancil Starnes, JD

Editor's note: The Wisconsin Medical Society helped form PIC Wisconsin in 1985 to ensure the availability of medical professional liability insurance for Wisconsin physicians. Today the Society continues to endorse ProAssurance (formerly PIC WISCONSIN) to provide professional liability insurance coverage for physicians.

Think for a minute about the true meaning of the word “partner.” The word implies a joint commitment to sharing risks and achieving mutual benefits. In my mind, that perfectly describes the ongoing collaboration between Wisconsin physicians, ProAssurance, and the Wisconsin Medical Society (Society).

Our partnership with organized medicine in Wisconsin marked its 30th anniversary this year, dating back to the 1985 founding of Physicians Insurance Company of Wisconsin (PIC Wisconsin). At the time, medical professional liability insurance was almost unobtainable in the state, and physicians turned to each other to ensure the viability of their honored profession. The shared peril gave birth to a lasting partnership.

Though much has changed in the intervening decades, the sense of shared risk and

• • •

Stan Starnes is chairman and chief executive officer of ProAssurance Corporation, the parent company of ProAssurance Casualty Company (formerly PIC Wisconsin), the endorsed medical professional liability carrier of the Wisconsin Medical Society.

mutual benefit endures. That partnership has only deepened since PIC Wisconsin became part of ProAssurance as a way of bringing a more profound commitment to Wisconsin physicians.

Together ProAssurance, with its focus on the guiding principal of Treated Fairly, and the Society have fought alongside physicians and their colleagues to ensure fair treatment in Wisconsin's courts; we also have created new insurance mechanisms to address the emerging medical/legal risks that are unique to Wisconsin.

Vendors vs Partners

Competing medical liability carriers have sought to capitalize on the joint success we've achieved, but are they real partners offering real-world solutions and real financial security—or are they simply vendors? You be the judge while considering the real benefits won through our partnership with you and the Society.

WMS Holdings Risk Purchasing Group, LLC (WMSH RPG) is the latest example of our ability to tailor a product to meet Wisconsin's unique practice environment. Wisconsin has been a longtime leader in the consolidation of medicine and delivery of high quality health care through large multispecialty groups. Its

health care system required an equally unique approach for larger risks.

Shared Goals

Along with providing customized underwriting and advantageous group-specific pricing, the WMSH RPG is committed to the Society's goal of enhancing patient safety and improving the quality of health care. The Risk Purchasing Group requires member groups to commit to integrated clinical risk management strategies developed in Wisconsin by leading medical/legal and patient safety experts.

Member groups also benefit by required participation in performance improvement continuing medical education (PI-CME), a process by which evidence-based measures are coupled with quality improvement strategies to enhance patient and clinical outcomes.

ProAssurance supports physicians' ongoing professional development to evaluate their practices, acquire new skills, and adapt to changing patient needs. In 2015, ProAssurance partnered with the Society to implement a PI activity for increasing patient satisfaction. Patients benefit from a physician's focus on better communication built on listening and sharing, coordinated care through interprofessional teams, and clinical documentation for effective integrated care delivery. Participating physicians further benefit by being able to earn continuing medical education credits for licensure and by fulfilling Maintenance of Certification Part 4 requirements for their designated specialty board.

Our continued focus on enhancing patient safety and thus reducing medical malpractice lawsuits is demonstrated in our new risk assessment and practice consultation for hospital-based physicians. This no-additional cost program provides ProAssurance-insured physicians with a Risk Resource advisor's tailored recommendations for you and your practice after you complete a specialty-specific self-assessment survey. Using a pioneering approach, the program's design helps ensure that the risk management needs of individual physicians are not ignored when they migrate into a hospital setting.

Unparalleled Support

With malpractice lawsuits remaining a constant, ProAssurance has introduced a peer-to-peer counseling program, Physicians in Collaboration-Wisconsin. This program pairs physicians facing a malpractice lawsuit for the first time with colleagues who have experienced this trauma. Our experience shows that having a colleague with whom a defendant physician can maintain a confidential, professional dialogue dramatically lessens the strain of a lawsuit.

This service works hand-in-hand with our proven commitment to the superior defense of nonmeritorious lawsuits, providing our insureds with unparalleled peace-of-mind. After all, our partnership is about working together with our insureds, always being conscious of the importance of their professional reputation. Our tradition of excellence and advocacy continues; during 2014, ProAssurance successfully defended over 86% of lawsuits tried against ProAssurance insureds.

Enhanced Coverage

As further evidence of our true, long-term commitment to provide you and your colleagues with state-of-the-art liability protection, we are reworking our cyber liability coverage for 2016.* This will improve the industry-leading protections already included as part of the Society's Member Benefit Program policy.

Our CyberAssurance® coverage assists you in reacting quickly should you be hit with any of these increasingly common perils:

- Virus attacks
- Patient identity theft
- Online and offline data breaches

No matter how it occurs, a breach—through office computers, personal laptops, tablets, smartphones, or paper documents—demands an immediate, professional response. CyberAssurance provides Member Benefit Program insureds with access to highly qualified specialists who will help manage your response every step of the way. Up to specified limits, the current CyberAssurance plan:

- Pays regulatory fines and penalties and cover defense costs for governmental investigations (including HIPAA).
- Covers the cost of notifying patients and providing appropriate credit monitoring.
- Pays the cost of recovering or replacing data that is lost, erased, stolen, or corrupted.

Importantly, this CyberAssurance benefit applies to any professionals or entity named in your policy, including employees, officers, directors, and partners acting within the scope of their employment. Higher limits and additional protection are also available. Wisconsin Insurance & Financial Services, Inc. agents can provide all the details, including the 2016 Member Benefit Program cyber liability additions, when available.

Committed to Serving You

The examples I've provided are but a few of the ways in which we continually seek to enhance the partnership we have developed with Wisconsin physicians. Be assured, we are not resting on our laurels. We will maintain our commitment to be your valued partner, every step of the way.

**Subject to filing and Wisconsin Office of the Commissioner of Insurance approval.*



Wapiti Medical Group

Opportunity for Family Practice/ ER Trained Physicians

- Spooner
- Ashland
- Full or Part Time Shifts Available
- No Need to Relocate
- Paid Malpractice

Contact Mindy Peters
Physician Recruiter
888.733.4428
Melinda@erstaff.com
www.erstaff.com

advancing the art & science of medicine in the midwest

WMJ

WMJ (ISSN 1098-1861) is published through a collaboration between The Medical College of Wisconsin and The University of Wisconsin School of Medicine and Public Health. The mission of *WMJ* is to provide an opportunity to publish original research, case reports, review articles, and essays about current medical and public health issues.

© 2015 Board of Regents of the University of Wisconsin System and The Medical College of Wisconsin, Inc.

Visit www.wmjonline.org to learn more.