



# Incident Reporting— Individuals/Groups

## FAST FACTS



**To report an incident,** call (800) 421-1834 or (720) 858-6395 to speak to an occurrence specialist nurse.

### WHAT SHOULD YOU REPORT TO COPIC?

You should report every unexpected, significant act that adversely affects the patient. Examples include, but are not limited to, the following:

#### Patient Care

- Unanticipated foreign bodies left within the patient.
- Wrong medication or wrong dosage with adverse sequelae.
- Operation on wrong side/wrong level.
- Any unanticipated major surgical complication, outcome, or complication of other treatment.
- Failure to diagnose. This includes situations when the provider had a clear opportunity to diagnose a serious condition, but didn't and later learns that the condition existed.

#### Situations Where Litigation Might Occur

- When suit papers, notice of suit, or notice of intention to sue becomes known.
- Whenever a patient or family member expresses extreme anger or threatens to sue.
- When the provider or practice knows of an attorney request for information or records (exceptions are workers' compensation or auto accident cases where the patient did not substantially deteriorate while under care).

#### Disciplinary or Professional Review Actions

- Any inquiry from a governing board or the receipt of a professional board investigatory letter that indicates a patient or patient's family may have filed a complaint regarding medical care.
- Incidents under peer review, HIPAA or EMTALA violations under investigation, billing fraud and abuse investigations, or unauthorized prescribing activities.

#### Data Breaches and Cyber Issues

- A cyber liability incident such as a data breach, lost or stolen devices, and cyber attacks (e.g., ransomware, malware, phishing, etc.).

*You should call COPIC's occurrence specialists to report an incident. Written and/or emailed reports to your insurer may be "discoverable" and thereby be available to an opposing attorney.*

***If in doubt, always report. You will not be penalized for reporting an incident.***



### HOW SHOULD YOU REPORT AN INCIDENT?



An incident report should be **reported within a reasonable time (usually 24 to 72 hours)** after becoming aware of the event.



**The provider involved should report the incident**—he or she should not delegate this task to others.



**Call (800) 421-1834 or (720) 858-6395 to speak to a COPIC occurrence specialist nurse** to report an incident. COPIC's regular business hours are 8:30 a.m. to 5:00 p.m. (Mountain time), Monday through Friday.



**You can also initiate the reporting process on our website**, which will result in a follow-up call by an occurrence specialist nurse. To submit an online incident report, login to the Service Center and select "Incident Reporting."



**Have the following information ready:** patient identification, date(s) of service or incident, and procedure/medical services provided to include a summary of the incident.

*If protocols in your hospital or facility require you to report an incident to the facility risk manager first, COPIC will accept an incident report from that person; however, this does not relieve a physician insured under an individual policy from needing to make an incident report him- or herself. Late reporting of incidents can adversely affect your premiums or insurability.*

### WHAT HAPPENS AFTER A REPORT IS MADE?

- **Do not fax, mail, or email your incident report.** If the occurrence specialist nurse requires additional information, he or she will inform you and provide you with instructions for transmitting that information to COPIC.
- **COPIC will send you an acknowledgment letter confirming receipt of your verbal report into our system.** File this acknowledgment letter in a separate risk management correspondence folder under your private control.
- **Do not reference or place a copy of the incident report, the acknowledgment letter, or any other correspondence with COPIC in the medical record.** Because neither the report nor the acknowledgment letter is part of the medical record, no authorization from the patient is required and these materials are not included in a release of records.
- Some of our insureds have expressed reservations about reporting because of concerns about violating HIPAA. **Please note that you DO NOT NEED TO OBTAIN A PATIENT'S CONSENT—written or otherwise—to share HIPAA Protected Health Information (PHI) with COPIC in an incident report.**

### AFTER-HOURS RISK MANAGEMENT HOTLINE

For urgent risk management advice, call our 24/7 hotline at (720) 858-6270 or (866) 274-7511. Please note that we are unable to record information discussed after hours on this hotline and you will need to call an occurrence specialist during normal business hours to report an incident.