



For more information, please contact Stephanie McCullough, RN, Manager, Early Intervention Programs at (720) 858-6386 or email her at smccullough@copic.com

To report an incident:

Please call COPIC at (720) 858-6395 during business hours, Monday - Friday, 8am-5pm Mountain Time.

Outside of business hours, you can initiate the reporting process on our website by logging into the Service Center (this requires you enter your username and password) and selecting "Incident Reporting." We will follow up with a phone call.

State regulations and legal environments may limit the scope or availability of certain programs/resources. Please contact COPIC for details about your specific state.

COPIC's nationally-recognized 3Rs (Recognize, Respond and Resolve) Program addresses the physical, financial, and emotional needs of patients following an unexpected medical outcome.

COPIC encourages early reporting any time there is a major unexpected outcome occurring to a patient under your care and resulting from any aspect of that care because the sooner we know about an incident, the better we can manage it. This also allows us to determine if an incident may be eligible for our 3Rs Program.

PLEASE DO NOT MENTION the 3Rs Program to the patient until you have reported the incident to COPIC and have spoken with a Nurse Specialist.

THE 3Rs PROGRAM GOALS ARE:

- Maintain the health care provider-patient relationship.
- Encourage open and honest communication, including disclosure of unexpected outcomes.
- Encourage expressions of concern, including an apology where appropriate.
- Address patients' needs at a crucial time.

The 3Rs Program helps more than just the patient and health care provider involved. It also helps to identify patient safety lessons learned. COPIC shares these lessons with its insureds through newsletters, website resources, and educational seminars.

THROUGH THE 3Rs PROGRAM, PATIENTS IMPACTED BY AN UNEXPECTED MEDICAL OUTCOME CAN:

- Receive reimbursement for their out-of-pocket medical expenses and extended recovery time related to the unanticipated portion of their care.
- Retain the right at all times to pursue legal action if desired. No waiver or release is sought or required as a condition of receiving program benefits.

CONSIDERATIONS FOR 3Rs PROGRAM INVOLVEMENT:

- **Early Reporting:** An incident will be considered for the 3Rs Program when it is first reported to us, therefore, we encourage early reporting because it allows us to provide the best possible support.
- The unexpected outcome is related to care and treatment provided by our insureds.
- Participation in the 3Rs Program is completely voluntary and continued involvement by the insureds is required if possible.
- Upon reporting the incident, a Nurse Specialist will work with the insured to determine if the incident meets the criteria for 3Rs Program assistance, ensure there are no exclusions, and provide assistance with understanding the next steps.
- The insured agrees to manage costs within their control.



“This program was truly an answer to prayers—we didn’t know how to resolve our problem until this was suggested. The 3Rs Program saved us from costly legal fees and allowed our daughter to have revision surgery. We really could see no negatives in using 3Rs. Many thanks.”

- Patient Testimonial

“This is a very useful program—I felt the parents and patient got a good resolution and there was no adversarial situation. Thank you for your assistance.”

“I feel this may be the most helpful program I have seen a malpractice carrier implement. Fantastic!”

- Physician Testimonials

3Rs PROGRAM CASE EXAMPLES:

- **Facilities:** A patient presented to the ED with nausea and vomiting. After the exam, the patient was diagnosed with viral gastroenteritis and IV hydration was ordered. The facility nurse placed the IV catheter and started rehydration. The patient’s symptoms improved and the patient was discharged home. The next day, the patient had redness, swelling, and pain at the IV site and made an appointment to see her PCP. The patient was diagnosed with an infection at the IV site. The 3Rs Program Administrator worked with a facilities representative to utilize the program and provide reimbursement for the patient’s out-of-pocket medical expenses related to the care and treatment of the infection by her PCP.
- **OB/GYN:** Laparoscopic hysterectomy was completed by a COPIC-insured physician/facility. During the procedure, it was discovered immediately that there was a ureter injury. A urologist was called and repaired the injury. COPIC facilitated the physician-patient communication and reimbursed the patient’s copays related to the out-of-pocket medical expenses for the urologist. In a joint effort to resolve this unanticipated outcome, the hospital managed the unanticipated additional charges related to the additional time in the OR and extended overnight stay. The patient was expecting 4 week recovery time for the original hysterectomy however, the injury to the ureter required her to have an additional week of recovery which was reimbursed by the 3Rs Program.
- **IM/Gastro:** Colonoscopy was done by a COPIC-insured physician at an endoscopy center. Later that night, the patient began experiencing pain and had bleeding. An ambulance was called and the patient went to the hospital where he underwent a repair of the perforation. The 3Rs Program was able to assist with the out-of-pocket expenses related to the ambulance, hospital, imaging, anesthesia, and surgeon’s charges as well as the additional recovery time needed for the repair.