



COPIC POINTS PROGRAM FOR PRACTICES AND PROVIDERS

(COVERED UNDER MPLI POLICY FORM)

Patient Safety & Risk Management

EFFECTIVE 1/1/20



OVERVIEW

PATIENT SAFETY AND RISK MANAGEMENT

COPIC continues to take an industry-leading approach toward patient safety and risk management by investing in education opportunities and resources, staff that provide experienced guidance, and programs with proven results. We are active participants in state and national initiatives aimed at improving patient safety and transfer this knowledge directly to medical professionals.

With more than 30 years of claims experience, COPIC draws upon its expertise to teach practical, pragmatic techniques for managing and reducing risk. Our goals are to reduce liability risk, provide effective tools to enhance the quality of medical practices, and support improved outcomes that contribute to maintaining stable premiums.

COPIC's Patient Safety and Risk Management department oversees education activities that include a growing selection of on-demand courses available through our website and in-person seminars offered throughout the year. The department also performs Practice Quality Reviews to identify critical enhancements to internal systems, designed to reduce adverse outcomes. Our staff consists of trained medical professionals who understand health care challenges and can provide trusted support.

Important Note

The information contained in this publication is provided for descriptive purposes only. Changes in policy provisions and eligibility may have occurred since publication; provisions and eligibility currently in effect take precedence.

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BACKGROUND OF THE COPIC POINTS PROGRAM:

COPIC developed its risk management discount program in 1993 to reward physicians who adhered to risk management guidelines and continued to expand their knowledge by participating in seminars, trainings and other activities. Physicians who met these requirements were given "Preferred" premium status. In January 1996, COPIC enhanced this program by equating Preferred premium status with a premium discount and approving an expanded range of eligible activities.

Today, the program continues to build on what we have done in the past and offers an array of education opportunities for medical professionals.

In 2015, the Accreditation Council for Continuing Medical Education (ACCME) reviewed COPIC's process for developing CME activities. It resulted in us receiving "Accreditation with Commendation" in 2016 for a six-year period. This is the highest level of ACCME accreditation and places COPIC among the few medical professional liability carriers with this distinction.

In December 2017, COPIC became accredited as a provider of Continuing Nursing Education (CNE) by the American Nurses Credentialing Center Commission on Accreditation (ANCC). As a provider, COPIC is now authorized to present and award CNE credits for nursing staff education programs.

PROGRAM GUIDELINES

- Points are earned during a one-year cycle that runs from January to December.
- Participants need to have a balance of 3 or more COPIC points at year-end in order to receive the Preferred premium discount on their subsequent year's policy renewal.
- Participants will be able to roll over excess points of those required in a given year and apply these to the subsequent year (up to a maximum of 6 points).
- Full- and part-time medical professionals will follow the same point system.
- New eligible physicians, advanced practice providers, and allied health professionals automatically receive the Preferred premium discount, but need to participate in the program during their first full calendar year of being COPIC-insured to maintain the discount for the subsequent year.

EXAMPLE TIMELINES FOR EARNING AND APPLYING COPIC POINTS

Eligible physicians, advance practice providers, and allied health professionals automatically receive the Preferred premium discount for the initial policy term and continue to receive the Preferred premium discount at their first renewal. However, participants should begin earning points during their first renewal policy term, as they must have **3 points by December 31 of that calendar year** to maintain the discount on their upcoming renewal.

Example:



INFORMATION ON AVAILABLE EDUCATION ACTIVITIES

You can search, register, and participate in available seminars, webinars, and courses by going to www.callcopic.com/education. Along with descriptions of the material covered in an activity, the number of COPIC points you can earn through these activities is listed. Upcoming in-person seminars are also listed in each issue of our *Copiscope* newsletter.

Scheduled dates for in-person seminars may change throughout the year, so we recommend that you always check our site for the most current information.

ELIGIBLE ADVANCE PRACTICE PROVIDERS (APPS) AND ALLIED HEALTH PROFESSIONALS (AHPs)

The COPIC Points Program includes the following APPs and AHPs:

- Anesthesiology Assistant
- Certified Registered Nurse Anesthetist
- Clinical Nurse Specialist
- Nurse Midwife
- Nurse Practitioner
- Physician Assistant

These APPs and AHPs were selected for this program because they are licensed professionals, often deal with medical records, and have direct interactions with patients.

Please note that of the APPs and AHPs listed, only those who are charged an associated premium for coverage with COPIC are eligible to receive the premium discount by participating in activities that qualify for COPIC points.

PROGRAM PARTICIPATION

The COPIC Points Program and its associated premium discount serve two purposes:

- First, it helps you control your premium and it helps COPIC ensure that you have access to—and take advantage of—important risk management information.
- Secondly, this patient safety and risk management information can help you reduce your likelihood of claims, improve your defensibility should you have a claim, and protect you and your patients from adverse medical outcomes.

The program is voluntary and you are under no obligation to participate and earn COPIC points. Medical professionals who choose to participate in the COPIC Points Program have a wide range of opportunities for earning points. These opportunities are developed in direct response

to suggestions from COPIC insureds, experiences from occurrences and claims, and national literature and patient safety materials. We continually update our offerings and develop new materials in response to regulatory changes and emerging trends in health care.

COPIC encourages all eligible medical professionals to participate in the education opportunities we offer (including volunteer physicians). Physicians (excluding slot and locum tenens physicians) and select APPs and AHPs (see information on page 2) covered under our medical professional liability policy forms may be eligible to earn COPIC points and receive the Preferred premium discount.

In 2018, a COPIC Points Program for insured facilities was introduced. For more information on this, please see the separate *COPIC Points Program for Facilities* booklet.

CHECKING YOUR COPIC POINTS BALANCE

If you wish to check your COPIC points balance, go to the Service Center on www.callcopic.com. This requires you to log in using your website username and password to access your specific account information.

If you believe your COPIC points balance is in error, please send an email to copicpoints@copic.com or call our Patient Safety and Risk Management department at (720) 858-6396 or (800) 421-1834.

REGISTERING FOR COPIC POINTS ACTIVITIES

Registering for activities that are approved for COPIC points can be done at www.callcopic.com/education. Insureds can view and select from a catalog of current in-person seminars and on-demand courses. The catalog can also be sorted by information such as geographic location, medical specialty, and CME/CNE credits offered. Be sure to log in using your individual username/password to receive proper credit.

In-person seminars are held throughout the year at various locations. COPIC presents seminars that cover timely, relevant topics in areas such as patient/staff communications, clinical risk management, legal risk management, and physician support. After you register for a seminar, you will receive a confirmation email. When you attend the seminar, please sign in upon arrival to confirm your attendance, and then following the seminar, the associated COPIC points will be credited to your balance.

On-demand courses allow you to earn COPIC points through opportunities such as online education modules and interactive case studies that can be completed when it is convenient for you. These courses are developed by

COPIC and other education partners/medical organizations. When you select a course, you will receive instructions as to the next steps in taking and completing the course. In most cases, if you register for a course with one of COPIC's education partners, you will need to log on to their website to access it (your COPIC-issued password will not work for this registration). In addition, some partners may charge a fee to access a course (fees are the responsibility of the insured and COPIC does not subsidize or reimburse these). To receive COPIC points for completing a course with an online education partner, you may need to submit a certificate of completion to COPIC. Please contact our Patient Safety and Risk Management department at (720) 858-6396 or (800) 421-1834 with any questions.

EDUCATION OPPORTUNITY CATEGORIES

CATEGORIES OF EDUCATION OPPORTUNITIES THAT QUALIFY FOR COPIC POINTS

For specific seminar and course titles and their associated points, please visit www.callcopic.com/education.

IN-PERSON SEMINARS

1. Patient Safety and Medical Legal Curriculum

Seminars focus on key issues related to patient safety and risk management and address common areas where liability concerns often emerge. Several activities are updated annually to reflect current trends in health care and others connect back to specific COPIC resources.

2. Communication, Teamwork, and Systems

Claims experience shows that effective communication skills are directly related to a decreased risk of claims and lawsuits. These seminars are designed to strengthen the communication skills of medical professionals and provide a greater understanding of interpersonal interactions in the medical setting.

3. Specialty-Specific Topics

These seminars explore risk management both in the practice setting and related to various medical specialties.

4. Health Information Technology Issues

Designed to explore risk management associated with electronic communication, electronic devices and Electronic Health Record Systems (EHRs). These seminars help to identify and problem solve risks in areas such as privacy, security, communication, documentation, and patient safety.

5. Legal Aspects of Medicine

COPIC draws upon the expertise of its legal team and attorney partners to offer these seminars as opportunities to gain valuable insight on top legal issues. Each seminar reviews prominent health care legal topics in a format that provides clear and practical information relevant to insureds.

6. Provider Wellness, Resiliency, and Engagement

These seminars focus on the professional and personal challenges physicians face in their careers. They provide useful peer assistance in managing elements such as stress, work/life balance, and establishing relationships with patients. Several seminars are co-sponsored and presented by the Colorado Physician Health Program.

ON-DEMAND COURSES

1. Physician-Oriented Courses

COPIC provides access to a growing number of on-demand courses for continuing medical education (CME) credit, several of which are through partnerships with other professional organizations. There are also certification courses and video versions of popular in-person seminars available.

2. Interactive Case Studies

The format of these case studies mirrors the expert analysis and review process of a true closed claim that has been demographically altered and de-identified. Comments from participants are solicited throughout and representative samples are incorporated into an accessible tab for future participants. The final outcome of the case is revealed only as it is discovered in chronological form, as it happened with the real case.

3. Medical Staff Courses

In addition, COPIC continues to develop courses that provide learning opportunities for physicians and other medical team members including office staff. These courses cover important topics such as documentation, difficult patient communication, patient safety, and practice quality.

OTHER PROGRAMS AND OPPORTUNITIES

1. Practice Quality Reviews

COPIC reviews all insured office practices every two years. Physicians and eligible APPs (advanced practice nurses, nurse practitioners, nurse midwives, and physician assistants) meeting all of the Level One Guidelines receive 2 COPIC points. Those not meeting all these criteria will earn 1 COPIC point when they submit an action plan describing how they will make changes to meet those criteria in the future.

2. 3Rs Program

Physicians will receive 1 COPIC point for a new enrollment in the 3Rs Program. Physicians who are already enrolled in 3Rs can earn COPIC points for attending a 3Rs disclosure seminar or workshop.

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

3. Additional Programs Offered by Other Organizations

COPIC will consider approving COPIC points for programs and seminars given by other organizations such as professional societies, medical societies, and hospital programs. These programs must be approved in advance and the decision is based on the patient safety and risk management content. Programs that are specifically designated as continuing medical education (CME) but do not have a majority of content in safety and risk are important to better patient care and a professional's knowledge base, but do not qualify specifically for COPIC points. COPIC will also consider granting credit for a wide range of special projects, some of which may be physician-designed. Call our Patient Safety and Risk Management department at (720) 858-6396 or (800) 421-1834 to submit a request for approval.

ASSIGNMENT OF NEGATIVE POINTS

Following a claim, an action by the state medical licensing board, or the discovery of an issue indicating a failure to adhere to risk management principles, negative points may be assigned and communicated to insureds through a confidential letter from COPIC's Patient Safety and Risk Management department as a part of our professional review process. This letter may also indicate a specifically prescribed activity that the insured should undertake to reverse the effect of these negative points.

For example, if the issue resulting in a claims loss involved inadequate documentation, the letter may include a suggestion to take a documentation course. If a specific technical procedure was involved, you may be asked to complete a training course on that procedure. If no specific action is recommended, any activity outlined in this booklet can be used to achieve any necessary positive points to regain or maintain Preferred premium status. Unless otherwise noted, negative points assigned to the following areas may range from (-1) to (-6). Issues to be considered include:

INDEMNITY PAYMENTS

- \$100,000 to \$249,999 (-1 pt.)
- \$250,000 to \$499,999 (-2 pts.)
- \$500,000 or greater (-3 pts.)

QUALITY OF MEDICAL PRACTICE

- Technical error
- Outside of specialty
- Inadequate training
- No expert support
- Failure to diagnose
- Error of judgment

MEDICAL RECORDS

- Illegible, poor organization
- Inadequate notes, no allergy flag
- Delayed documentation
- Inadequate follow-up instructions

PRACTICE QUALITY ASSESSMENT

- Failure to meet Level 1 criteria on re-visit or respond to request for action plan

SYSTEM FAILURES

- Failure to communicate with specialist or primary care provider
- Communication failures
- Inadequate hand-offs
- Failure to get consult
- Failure to instruct
- Failure to follow-up, missed lab/x-ray, etc.
- Wrong side surgery

UNPROFESSIONAL BEHAVIOR



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