

Vital Sounds

A Newsletter for Health Care Professionals and Facilities

KaMMCO

Kansas Medical Mutual Insurance Company

www.KaMMCO.com

Registration Now Open for Fall 2017 Loss Prevention

KaMMCO insureds are now invited to register to attend “How to Love Medicine Again” on Tuesday, September 12. Starla Fitch, MD, wellness expert, life coach, and inspirational speaker will present KaMMCO’s Fall 2017 Loss Prevention program.

Numerous studies document that physicians are running out of reserve and suffering from professional “burnout.” They rarely receive training on how to deal with loss of enthusiasm, feelings of cynicism, and even a low sense of personal accomplishment. In this timely event, Dr. Fitch will provide attendees with the tools to reduce stress, increase work satisfaction and strengthen resilience.

Attendees can choose one of three ways to participate:

Attend the live presentation:

Topeka – KaMMCO Conference Center

Attend a regional webcast:

Hays – Ft. Hays State University Memorial Union

Overland Park – Overland Park Marriott

Salina – The Tony’s Pizza Event Center

Wichita – DoubleTree by Hilton Wichita Airport

Join from your office or home via webinar!

Dinner at the statewide sites start at 6 p.m. with the program beginning at 6:30 p.m. You can register now online at: <http://www.kammco.com/2017-Fall-Loss-Prevention-Program.aspx>.

Just as in past years, members are encouraged to attend one of the in-person locations to share the experience with their peers. In addition, the event will be recorded, so those who cannot attend on September 12, will have the opportunity to view the recording on KaMMCO’s website. All viewing options will offer the 5 percent policy premium credit for attendance if completed online through the KaMMCO website by September 30, 2017, at 11:59 p.m.

Here’s a link to the [event brochure](#).

Cyber Insurance Coverage and Resources: a priceless KaMMCO member benefit



Virus Shuts Down Erie County Medical Center’s Computer System...

Unencrypted drive with 7 years of patient data stolen from Denton Group...

Data of 750 patients compromised by computer theft at Sharp Healthcare...

29K Patient Records Stolen in Latest Hospital Data Breach...

Headlines like these strike panic in the hearts of information technology professionals responsible for the security of patient data at clinics, hospitals, and medical practices across Kansas and across the country. There’s no question the healthcare industry is a bullseye for hackers because they have a vast amount of personal information that can be used for fraud, including contact names, social security numbers, payment and health insurance information, and more.

As a KaMMCO member, your Cyber Security Insurance (CSI) provides coverage for network security and privacy violations, both online and offline media, asset protection for recovery or replacement of data, reasonable costs for legal, public relations, credit monitoring, etc., expenses resulting from extortion, and income loss or interruption due to a terrorism attack.

While CSI is a necessity in this day and age, being proactive in managing your cyber exposure is critical. KaMMCO insureds can engage and activate a first line of defense by accessing free members-only online resources to train employees, establish organization policies, conduct an organization-wide risk assessment, and prepare an emergency response plan.

This may sound over-zealous, but statistics heavily support the importance of planning ahead. In 2016, healthcare was the most cyber-attacked industry, according to the IBM X-Force Cyber Security Intelligence index. The IBM report states that more than 100 million patient records globally were breached last year. Cyber-attacks of the healthcare industry are expected to double by 2018 and quadruple by 2020! Now is the time to prepare.

The KaMMCO Underwriting department reminds readers that basic coverage is provided to all policy holders, and additional coverage is available. If members want a better understanding of the coverage and how it can save time and money when an incident occurs, please check out www.kammco.com/Insurance/Cyber-Security-Insurance.aspx or contact the Underwriting department.

Please take a few minutes to complete a short survey at www.surveymonkey.com/r/kammcocsi. Individuals who complete the survey by August 30, 2017, will be entered into a drawing for a \$50 gift card.

Are you paying too much on your student loans?

Medical professionals today often complete their medical education at the expense of more than \$200,000 in student loans. Despite the impressive degree, despite the recognized high earning potential, and regardless of a good credit score, medical professionals often are provided the same loan interest rates as all other borrowers.



KaMMCO understands this unique situation and has collaborated with LinkCapital in a new partnership to offer LinkCapital's student loan refinancing products to KaMMCO policyholders. LinkCapital offers customized and competitive loan programs for Physicians, Residents, Fellows, and Pharmacists. Through this relationship, KaMMCO members have access to LinkCapital's dedicated team of student loan specialists who can answer loan program questions and provide application guidance. The goal is to help reduce financial burden by providing competitive loan rates and flexible terms. There are no upfront costs or fees.

Many physicians who took out federal student loans between 2006-2013 likely received a fixed interest rate of 6.8%. At LinkCapital, fixed interest rates as low as 3.38% APR are offered with auto-debit reduction. For example, by refinancing with LinkCapital, a qualified borrower with \$225,000 in student debt at 6.8% could save \$33,400 over the life of a 10-year loan.¹

If you're interested in consolidating multiple loans, or capturing monthly or life of loan savings, a LinkCapital loan may be a good fit. Choose from a range of options that can optimize monthly payments, lifetime cost, or payoff speed.

In addition, as a KaMMCO policyholder, you are eligible to receive a \$300 reward for refinancing your student loans with LinkCapital by August 31, 2017. Details on program eligibility, earnings, and terms and conditions, can be found at www.linkcapital.com/kammco. Rewards are paid when the loan is disbursed.

¹Savings of \$33,400 assumes loan amount of \$225,000 with a weighted average interest rate of 6.90% APR under a standard 10-year repayment before refinancing into a LinkCapital 10-year repayment term at 4.73% APR fixed interest rate with a 0.25% auto-debt reduction. Monthly payment lowered from \$2,600.86 to \$2,357.00. Total payments lowered from \$312,103.12 to \$278,726.00.

New survey finds physicians unprepared for MACRA reporting requirements

According to a survey conducted by the American Medical Association and the consulting firm KPMG, on a national scale, a majority of medical practice leaders still are not ready to comply with the new Medicare Access and Chip Reauthorization Act (MACRA). Fewer than 1 in 4 physicians surveyed said they are prepared to meet the statutory requirement this year, indicating that many may face a financial penalty in 2019 when 2017 compliance will be measured.

Do you understand MACRA's new requirements and the implications for your organization? KaMMCO stands ready to help members prepare for the impact this complex law will have. You can learn more about your options by attending a one-hour educational event, "Equipping Physicians for the Shift to Quality Payment Programs—Employing Data Analytics to Empower Physicians and Enhance Patient Care," on Tuesday, August 15, at 5:00 p.m. Register today at: <http://www.kammco.com/Media/Events.aspx>

The program will be presented by Laura McCrary, Ed.D, Senior Vice President KaMMCO Health Solutions Inc., and Executive Director, Kansas Health Information Network, Inc.

This activity has been approved for *AMA PRA Category 1 Credit(s)*[™].

KaMMCO Health Solutions Breaking New Ground in Supporting Healthcare Quality Initiatives

Time is slipping away for providers to identify quality measures to report and meet the initial MACRA requirements for 2017.

Providers can visit the Quality Payments Program website <https://qpp.cms.gov/> to review available measures (you must choose and report on at least one outcome measure). Once you have selected measures, check to determine specific requirements including your EMR system quality reporting capabilities.

For example if the measure selected is Diabetes: Foot Exam, then only patients who have been in your practice in the measurement year and have diabetes will be counted in the denominator. The numerator will include those who had the foot exam and the resulting percentage is your quality score on this metric.

If this seems complicated, that's because it's a different way of reporting. KaMMCO Health Solutions (KHS) and the data dashboards can help you with this reporting.

The KHS analytics product compiles, aggregates and reports data from all providers participating in the health information exchange, and computes the quality metrics across all of the providers the patient has received care from, delivering a more accurate picture of the patient's longitudinal medical record. This reporting method and the resulting data dashboards enhance providers' ability to successfully report quality measures.

KHS, in partnership with Diameter Health, recently received the National Committee for Quality Assurance (NCQA) certification for 21 Electronic Clinical Quality Measures (eQMs) for 2017. eQMs are indicators of the quality of care provided to a patient, including measures that reflect management of chronic diseases, preventive care received, use of appropriate medications and overall cost of care reductions. These indicators are important reporting mechanisms in the new era of the Centers for Medicare and Medicaid Services' Quality Payment Programs initiated this year.

To learn more about KHS analytic tools or schedule a demonstration, contact Susan Penka, KHS business development representative (spenka@kammco.com).

KaMMCO Cares Litigation Support Resource

Monica Malone, MLA

KaMMCO Cares Litigation Support Coordinator

Being named in and served with a lawsuit is something no one expects or wants to have happen. But if it does happen, KaMMCO is here to help during what can be a stressful and sometimes confusing process. KaMMCO understands how difficult this can be and has implemented the KaMMCO Cares Litigation Support Resource Program for insureds.

As part of this program, insureds are offered a Cares Mentor to help them deal with emotions that result in dealing with being sued. The Cares mentors are a group of retired physicians who have been sued themselves, and understand what an emotionally difficult time it can be. Once a mentor is assigned to an insured, they reach out and offer help with coping strategies.

If you are involved in a lawsuit and have not taken advantage of the Cares Mentor Program, but feel you would like a mentor to be assigned to you, please contact Monica Malone, mmalone@kammco.com. Feedback from insureds who have utilized a mentor suggests this is a valuable resource in helping to cope with the stress and emotional pressures of the litigation process.

Finally, if you, or someone you know, would like to be a Cares Mentor, please contact KaMMCO. We are especially in need of mentors in the Topeka, Kansas City and western Kansas areas. The mentor orientation is approximately 30 minutes and can be done on site or via a webinar. Most mentors are assigned 2-3 physicians to assist a year. It is suggested the initial meeting between the mentor and insured be in person, but subsequent meetings can take place in person, on the phone or via text or e-mail.

Amending Medical Records per Patient Request

Yolanda Sims, JD, MHA

KaMMCO Loss Prevention & Risk Management Advisor

The HIPAA Privacy Rule reinforces the rights patients have to access their medical records and request an amendment. But, in some cases, a request to amend may not be granted. The general rule is a patient's medical record may be amended if the information is inaccurate or incomplete.

For example, if a patient believes a progress note or discharge summary does not correctly identify a condition or diagnosis, they can request an amendment. However, a provider may disagree and deny the request because they believe the medical record is accurate and complete. Ultimately, the final decision to amend rests with the provider.

If the amendment is denied, the patient must receive a timely, written denial in plain language stating the basis for the denial. When a patient learns a correction or amendment is denied, they have a right to submit a statement of disagreement. In response to the statement of disagreement, a provider may submit a rebuttal statement.

When amending patient records per their request, keep the following risk management tips in mind:

- Patients should submit a request for an amendment in writing specifically identifying the portion of the record they wish to amend and how it should be amended.
- Inform patients that the original information in their medical record cannot be removed or altered but a correction or amendment can be added in the form of a comment, a clarifying note or a statement.
- Timely action is required when processing a patient's request to amend. Providers must act on the patient's request no later than 60 days after receiving it.
- When a request to amend is approved, in whole or in part, indicate it is being amended per patient request.

- If the request is denied, make sure to document the entire process. Place a copy of the initial request, the denial of the request, the statement of disagreement, the provider's rebuttal statement and any supporting documents in the patient's medical record.

For a complete review of the HIPAA amendment process see 42 C.F.R. 164.526 for additional guidance.

The Case of the Stolen Prescription Pad

Q. I recently learned a trusted employee stole a prescription pad and forged my signature to obtain several prescriptions. The employee has since been terminated. Is there anything else I should do?

A. Any theft of prescription pads should be reported to your local police department, as it is a crime.



After contacting the local authorities, I would recommend the following actions to help mitigate harm or prevent future fraudulent activity:

- Contact your local Drug Enforcement Agency (DEA) and let them know your DEA number has been compromised.
- Periodically verify prescriptions with the Kansas Tracking and Reporting of Controlled Substances Program, better known as KTRACS for any suspicious activity.
- If feasible, place a call to all local pharmacies in your area that may have unknowingly filled fraudulent prescriptions.
- Lastly, when you are able, prescribe electronically to reduce the chance of someone stealing or altering prescriptions.