

Kentuckiana Medical Reciprocal Risk Retention Group (KMRRRG)

Resident Orientation

Understanding your
Medical Malpractice Coverage and
Risk Management Information

Message From Dr. John Roberts

Associate Dean For GME

- Each year as many as ten (one in 60) of our residents or fellows are named in malpractice allegations.
- It is important that you learn to practice safe and defensible medicine.
- Defensible medicine means practicing within acceptable standards, developing good communication skills, and maintaining timely and accurate record keeping.
- It is also important that you understand your medical liability insurance policy – and know what your responsibilities are within the policy.

2010 Resident Orientation

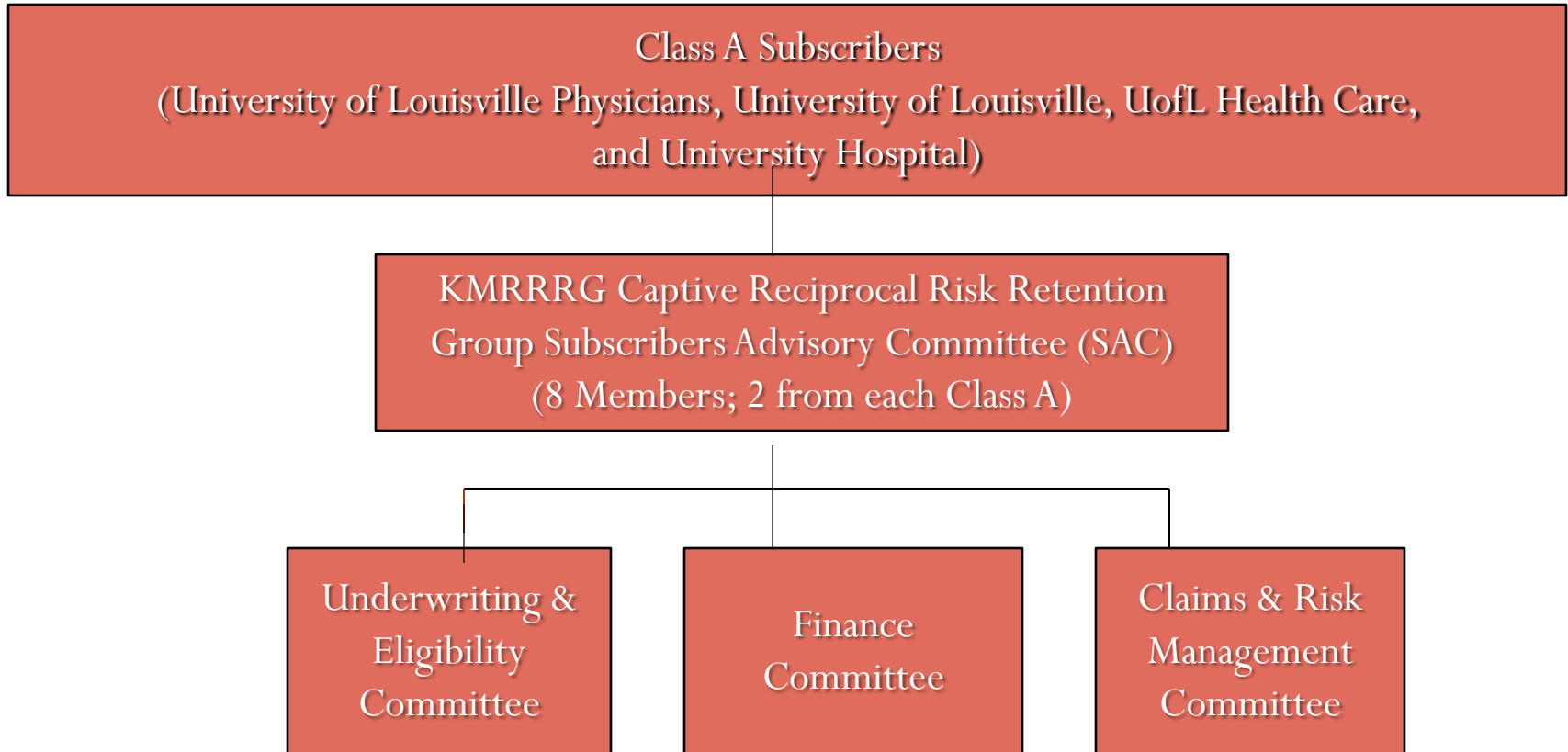
The objectives of this learning module are to:

- Provide you with an understanding of your professional liability (medical malpractice) provider.
- Outline your coverage under the program.
- Outline risk management education requirements under the program.
- Provide you with incident and claim reporting procedures and guidelines.

Kentuckiana Medical Reciprocal Risk Retention Group (KMRRRG)

- The University of Louisville School of Medicine, its physicians and University Hospital jointly established a captive risk retention group, KMRRRG, in 2003.
- In addition to faculty and hospital coverage, KMRRRG provides medical malpractice coverage to residents and students.
- KMRRRG is the largest captive insurance company in the state of Kentucky.

Kentuckiana Medical Reciprocal Risk Retention Group Program Structure



**SAC Elects Officers and Appoints
Committee Chairs**

KMRRRG Program Benefits

- Reciprocal ownership structure of company results in shared needs and interests which lead to mutual understanding, focus and clarity in education and loss prevention
- Enhanced claims-made policies eliminate the need to purchase tail coverage upon graduation
- No deductible, retention or maintenance deductible
- Less susceptible to market cycles

KMRRRG Committees

| <u>Underwriting & Eligibility</u> | <u>Finance</u> | <u>Claims and Risk Management</u> |
|--|---|--|
| <ul style="list-style-type: none">•Sets underwriting and eligibility guidelines•Approves policy construction and issuance•Approves applicants who do not meet eligibility requirements or fall outside guidelines•Approves requests for expanded coverage limits or coverages not included in standard policy | <ul style="list-style-type: none">•Propose Operating Budget•Monitors financial status of company•Propose company investment policies•Approves company financial statements•Monitors tax issues & sets policies regarding tax issues•Sets payment policies•Proposes financial management administrator | <ul style="list-style-type: none">•Establishes legal and indemnity reserves for all claims•Interpretation of coverage issues•Approves and assigns defense counsel for all claims•Coordinates Risk Management program•Approves claims settlements•Supports in-house claims management with a focus on shared defense strategies in claims with multiple defendants |

Resident Coverage

- Policy Limits are \$250,000 per occurrence and a \$750,000 limit.
- Coverage is “enhanced claims made” meaning this policy provides you coverage for claims or adverse events actually reported and first made during the policy period. This policy provides “tail coverage” without additional charge. Tail claims can occur if you should leave the program and no longer have “active” coverage. If a claim is reported after termination of your coverage, but the claim occurred during your residency at the University of Louisville, coverage is provided.
- Coverage for out of state/country rotations must be approved by the University School of Medicine or Dentistry. KMRRRG reviews and approves requests for out of state coverages on a case by case basis.
- Additional costs associated with out of state rotations are the responsibility of the Resident or their department.
- Coverage for moonlighting activities which are not performed outside of your program requirements are NOT eligible for coverage under KMRRRG.

KMRRRG Risk Management Education

- KMRRRG insureds are required to complete web-based risk management educational programs.
- Residents will be notified of required courses through department coordinators and postings on New Innovations.
- Failure to complete annual risk management courses can result in academic probation and suspension of pay.

Reporting an Incident, Claim or Lawsuit

- An insured has the duty to provide prompt written notice of a claim.
- The insured also has a duty to immediately forward every demand, notice of intent, summons, or other process received by the insured so the action can be properly defended.
- You will be assigned defense counsel to represent you in any litigated matter.
- You are encouraged to report any potential events, patient complaints or adverse outcomes to KMRRRG.
- You are also responsible for contacting the Risk Management Office at the respective hospital if the adverse event, patient complaint, or summons relates to care given at a specific hospital

Contact KMRRRG

Contact KMRRRG Office to discuss:

- Patient complaints
- Unexpected patient outcomes
- Adverse events
- Risk management issues
- Lawsuits or any legal notice regarding patient care
- Giving a deposition
- Disclosure of adverse outcomes
- Information about your policy and to facilitate credentialing and verification requests

Report all claims to:

KMRRRG

201 East Jefferson St

Louisville, KY 40202

502-569-2060

Melissa Updike, Executive Director

Jennifer Armstrong, Administrative Coordinator