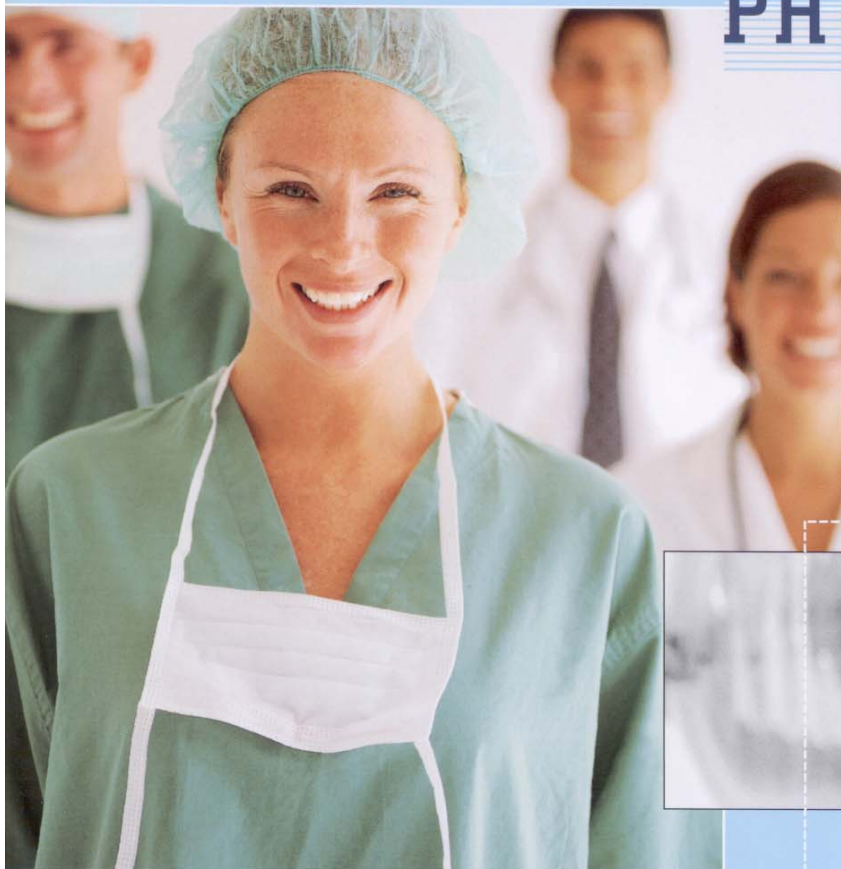


A S E S T U D Y

PHYSICIANS

RECIPROCAL

INSURERS



2002 Bayer Institute Program
Partner Award Recipient



Bayer Institute
For Health Care
Communication



The Bayer Institute launched its Program Partner Award in 1999.

The Award acknowledges and applauds the commitment of the sponsoring organization to the issue of clinician-patient communication. The Bayer Institute has more than 600 trained faculty members and more than 100 program partners that offer Bayer Institute programs to clinicians in every specialty and type of practice in the United States and Canada. Without this involvement the Bayer Institute would not be able to reach out to as many organizations and clinicians. The hard work of program partners such as Physicians' Reciprocal Insurers (PRI) has opened many doors and minds to the role and importance of communication. The Program Partner Award is the Bayer Institute's way to say thank you for recognizing the importance of clinician-patient communication and for bringing the issue and programs into your organization.

The PRI malpractice program is managed by healthcare professionals for healthcare professionals to provide the most reliable insurance protection available. As a leader in proactive risk management and education, PRI's program aims to prevent malpractice suits before they happen.

A key component of PRI's risk management program is to learn from malpractice claims that have been filed. PRI reviews malpractice claims to gather information about risk factors that may have been preventable. This information is woven into PRI's risk management effort – an initiative designed to teach physicians ways to reduce their risk of being cited in a malpractice claim. -----

Since its inception in 1982, PRI has grown to one of the country's largest medical malpractice writers and the second largest in New York. The group provides coverage to physicians, podiatrists, chiropractors, dentists and healthcare facilities and remains committed to creating an environment where health care professionals can rely on unquestionable value.

PRI's comprehensive risk management services include:

- Thorough in-office consultations for physicians, physician office administrators, and the entire office staff
- Educational seminars which include discussion of actual closed cases to help physicians identify correctable issues and avoid claims. Only PRI offers dozens of live educational seminars throughout New York State which can earn participating doctors both a premium discount and CME credits
- An active information network is maintained through practice surveys. PRI strives to keep policyholders a step ahead on liability issues and developments
- Telephone consultations are available five days a week, so doctors will have daily access to PRI's risk management and legal expertise

While PRI's risk management program has proved invaluable, PRI believed it was important to do more to address physician-patient communication issues.

In the Journal of Clinical Outcomes Management, O'Connell and Keller say "that in most malpractice suits, the chief factor that motivates patients to pursue a claim is not a technical incompetence, but a disappointing outcome coupled with dissatisfaction with their clinician's communication and interaction". While most patients are unable to assess a clinician's technical competence or performance, they form an impression about competence based on the quality of the interaction. They notice if the clinician conducts the interview in an organized manner, elicits the important details during the history, provides clear answers to questions and reviews alternative treatments. They notice if the clinician fails to consider all of the data before reaching a conclusion and are mistrustful of diagnoses and explanations that leave out pieces of their experience.

Based on annual reviews of malpractice claims the company began to see that communication failures similar to those described in the literature often contributed to the filing of claims against its insured physicians. A review of the literature and claims also revealed that the frequency of claims could be decreased if physicians were able to more efficiently communicate with their patients.

Once it was determined that better physician-patient communication could decrease medical claims, PRI began an internal investigation of organizations that would be able to provide programs to the groups' insured physicians.

THE PARTNERSHIP WITH THE BAYER INSTITUTE

The leaders of PRI's risk management education programs understood the value and importance of good communication between physicians and patients. In fact, one of PRI's executive vice presidents strongly believed that communication issues were the leading cause of PRI's insured physicians being cited in malpractice claims.

PRI began its partnership with the Bayer Institute for Health Care Communication in 1999 after they determined that the Bayer Institute's curriculum matched the company's goals for services they were seeking provide to their insured physicians. PRI also found the Bayer Institute to be a good partner for this problem because they were able to train PRI's staff who could in-turn offer respective programs to the company's members.

Before PRI could offer the Bayer Institute's communication workshops and programs, they needed to tailor the offerings to specifically fit PRI's audience. First, the two groups had to amend the Bayer Institute's workshops and seminars to meet the three hour requirement for programs by the New York State Department of Insurance Guidelines for Educational Programs in Premium Discount Programs.

Secondly, the Bayer Institute programs were modified so that PRI could offer them to insured physicians based on their medical specialty. PRI offers small workshops in Primary Care, Surgery and Pediatrics to its insured physicians.

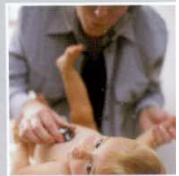
IMPLEMENTING THE PROGRAMS

PRI coordinates the Bayer Institute programs through PRI's Education Unit, which is a division of the Risk Management Department.

Physicians are invited to attend communication workshops based on their participation in PRI's ongoing Premium Discount Program. The prerequisite to attend a communication workshop is completion of a basic five hour course in risk management, which includes a discussion of the importance of communication and completion of a home study project.

PRI offers the Clinician-Patient Communication (CPC) and Difficult Clinician-Patient Relationship Workshop (DCPR) in their three hour follow-up seminars for the physicians participating in the Premium Discount Program. Physicians are required to take these follow-up workshops to continue receiving their premium discount.

Currently, the Premium Discount Programs are offered on a two year cycle. During 2000, PRI offered 73 Clinician-Patient Communication workshops, training a total of 1,552 physicians. In 2001, PRI offered 80 Clinician-Patient Communication workshops, training a total 1,381 physicians. Also in 2001, PRI began physicians training for the DCPR workshop. As of July 2002, PRI has trained 282 physicians in 16 DCPR workshops. PRI and the BI are working together to introduce the Bayer Institute's "Treating Patients With C.A.R.E." workshop and "Disclosing Unanticipated Outcomes and Medical Care Communication."



Faculty Trained

CLINICIAN-PATIENT COMMUNICATION	6
DIFFICULT CLINICIAN PATIENT RELATIONSHIP	6

Workshops**

153 CPC	2,933
16 DCPR	282

Physicians Trained

* O'Connell, D., & Keller, V. (1999). Communication: A Risk Management Tool. Journal of Clinical Outcomes Management, vol.6, no. 1, 36-38.

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PROGRAM FEEDBACK AND BENEFITS

Since implementing the workshops, PRI has received extremely positive feedback. Initially the company was concerned that insured physicians would resist the workshops as participation was not completely voluntary. However, the experience has been the opposite. Physicians have welcomed a discussion of communication issues in their practice and enjoyed the specialty-specific format, as well as the interactive format. In fact, physicians have found the workshops to be more enjoyable than the traditional lecture format. Also, because the Bayer Institute workshops are based on research and scientific evidence, physicians are willing to accept the concepts more readily. Based on the positive response to the Bayer Institute workshops, PRI is working with the Bayer Institute to introduce additional workshops to its insured physicians.