



# COPIC POINTS PROGRAM

Patient Safety & Risk  
Management Education

EFFECTIVE 1/1/15

For Colorado, Nebraska, and Iowa policies



# 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 25 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 along with more than 350 in-person seminars offered throughout the year. The department also performs more than 2,200 Practice Quality Reviews on-site 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 originally developed its risk management discount program in 1993 as a method of rewarding physicians who adhere to risk management guidelines and continue 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.

In 2014, COPIC was directly accredited by the Accreditation Council for Continuing Medical Education (ACCME). This enhanced our ability to develop and offer CME activities related to the COPIC Points Program, and placed us among a small group of insurance carriers in the nation with ACCME accreditation status.

Today, the program continues to build on what we have done in the past and offers an array of education opportunities for medical professionals to further their expertise and reduce premiums through the associated discount.

# 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 physicians automatically receive the Preferred premium discount, but need to participate in the program during their first full year of being COPIC-insured to maintain the discount for the subsequent year.
- For eligible AHPs, the same participation guidelines apply; however, 2016 is the first year that AHPs will start to receive the discount (if they are COPIC-insured as of 1/1/15, they will need to earn 3 points by 12/31/15).

## SAMPLE SCENARIO OF EARNING AND APPLYING COPIC POINTS

	2014	2015	2016	2017	2018
Points earned during a 12-month calendar year	4	3	1	6	4
Rollover of points in excess of 3 from last year's cycle	0	4-3=1 point	4-3=1 point	2-3=(-1) 0 points	6-3=3 points
Year-end balance	4	4	2	6	7
Eligible for Preferred premium discount in subsequent year's policy renewal?	Yes	Yes	No	Yes	Yes

## INFORMATION ON AVAILABLE EDUCATION ACTIVITIES

The Education section on COPIC's website, [www.callcopic.com/education](http://www.callcopic.com/education), allows participants to view a current list of courses and seminars available to earn COPIC points. 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 [www.callcopic.com/education](http://www.callcopic.com/education) for the most current information. This is also where insureds can register online, plan their activities, and connect to the Service Center to view a history of completed activities.

## ELIGIBLE ALLIED HEALTH PROFESSIONALS

Effective January 1, 2015, the COPIC Points Program was expanded to include the following allied health professionals (AHPs):

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

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

***Please note that of the 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 AHPs (see information on page 2) covered under our medical professional liability policy forms are eligible to earn COPIC points and receive the Preferred premium discount.

## CHECKING YOUR COPIC POINTS BALANCE

If you wish to check your COPIC points balance, go to the Service Center on [www.callcopic.com](http://www.callcopic.com) or you can access your information through our Education section at [www.callcopic.com/education](http://www.callcopic.com/education). Both options require 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](mailto: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](http://www.callcopic.com/education). Insureds can view and select from a current listing of in-person seminars and on-demand courses. The listing can also be sorted by information such as geographic location, activity date(s), and credits offered.

**In-person seminars** are held throughout the year at various locations. COPIC presents more than 350 seminars each year 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, self-exams, and interactive case studies that can be completed on your computer when it is convenient for you.

These courses are developed by COPIC and other online education partners and professional medical organizations. When you select a course, you will receive online 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 education partners may charge a fee to access a course (fees are the responsibility of the insured and COPIC does not subsidize or reimburse these fees). To receive COPIC points for completing a course with an online education partner, please fax the certificate of completion to COPIC at (720) 858-6003.

# 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](http://www.callcopic.com/education).

### IN-PERSON SEMINARS

#### 1. Communication Seminars

COPIC's claims experience provides numerous examples 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 to provide a greater understanding of interpersonal interactions during the medical encounter.

#### 2. Clinical Risk Management Seminars—Multidisciplinary

Seminars in this category recognize the multidisciplinary nature of contemporary disease-state management approaches. Length and eligible specialties will vary depending on topic.

#### 3. Clinical Risk Management Seminars—Specialty Specific

Seminars and activities in this category are designed to explore risk management both in the practice setting and related to various medical specialties.

#### 4. Legal Risk Management Seminars

COPIC draws upon the expertise of its legal team and attorney partners to offer these seminars as opportunities to explore and 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.

#### 5. Physician Support

These seminars focus on the professional and personal challenges physicians face in their careers and provide useful peer assistance in managing elements such as stress, work/life balance, and establishing relationships with patients. Several of these seminars are 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 self-exams, 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 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 AHPs (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. Existing 3Rs physicians can earn COPIC points for attending a 3Rs disclosure seminar or workshop.

### 3. TeamSTEPPS and Obstetrical Simulation

An evidence-based teamwork system aimed at optimizing patient outcomes by improving communication and teamwork skills among health care professionals. It includes a comprehensive set of ready-to-use materials and a training curriculum to successfully integrate teamwork principles into any health care system and incorporates practicing these skills in a simulation environment.

### 4. 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 or to review a current list of pre-approved programs.



# 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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