

# Policy Issues



## Who Can I Talk To?

By Kimberly Wittchow, JD,  
OMIC Staff Attorney

Sometimes it can be confusing, even with a small personalized insurance company, to know whom to call when you have questions. Your policy provides various benefits and imposes certain duties all requiring some type of notification. This article is designed to lead you easily to the right contact person or department to meet your needs.

### Coverage Questions

Underwriting is the department that issues OMIC's policies. Underwriters are the experts to notify when you have a change in business practices or procedures performed or if you have questions regarding the scope of your coverage. They can guide you in modifying your coverage when you add or remove a partner or employee. And when you leave practice, they can discuss your options for continued coverage for not-yet-reported claims and how and when to terminate your policy. If you have an incident that affects your ability to practice or may impact your licensure, such as a disabling injury or illness or loss of privileges at a licensed health care facility, you will need to let your underwriter know. (Your policy provides that practice changes and personal incidents must be reported within 30 days of their occurrence.) Underwriters and their assistants are assigned to specific territories. Therefore, you will want to discuss your issues with your personal underwriter or assistant.

Insureds sometimes sign agreements that contain provisions requiring them to carry insurance at certain limits with certain provisions. Other contracts may indemnify the insured or require the insured to indemnify the other party. While your personal attorney should advise you on any agreements you enter into, you may

also want to ask your underwriter how such a provision could affect your coverage. He or she will review that section of the contract with OMIC's in-house legal staff and give you their input.

### Certificates of Insurance and Claims Reports

Insureds often need to supply proof of their coverage to hospitals where they have privileges. They also may need to present evidence of their claims experience. OMIC employs underwriting clerks to handle these requests. Requests can be made via OMIC's web site, fax, or telephone.

### Confidential Risk Management

The Risk Management Hotline is available for any insured to call and discuss issues of concern in a confidential forum. A specialist is on call each day during OMIC's business hours to attend to physicians in need of advice. The queries can be general in nature, about, for example, best practices in documentation, telephone screening, or ROP screening. They can also be specific to an incident that has just occurred. For instance, an insured may have experienced a maloccurrence and want advice on the best way to discuss the outcome with the patient. The risk manager will discuss ideas and options with the insured but will not communicate this occurrence to OMIC's underwriting or claims departments.

### Reporting Incidents and Claims

However, when an incident has occurred that the insured believes is likely to result in a claim, he or she must report the occurrence to the claims department in order to trigger coverage. Indications of a potential claim include threats or statements from the patient about suing the doctor. Records requests that follow maloccurrences may also indicate a potential claim. Actual claims, in the form of requests for indemnity made

by the patient or his or her attorney or lawsuits filed, must be reported immediately. In addition to claims coverage, insureds also have an additional benefit providing \$25,000 for the legal defense of any investigation or proceeding by a medical board arising from a patient complaint about the insured's direct patient treatment. This should also be reported to the insured's claims representative for prompt action. Because every jurisdiction has different laws and administrative requirements, claims representatives, like underwriters, are each responsible for different territories. Therefore, you will want to speak to your assigned claims representative about your potential or actual claim.

### Payment Questions

Occasionally insureds have questions about their bills. They might need a breakdown of how the premium has been calculated or to inquire if a bill they paid has been received. If you have specific questions regarding your premium calculation, for instance, whether certain discounts have been applied, they should be directed to your underwriter. For more general information regarding your account, such as when your payment is due or the amount owed, OMIC's accounting department can assist you.

### Risk Management Courses

One of OMIC's most valuable member benefit is its ophthalmic-specific risk management program. More than 2,400 insureds per year participate in an online, live, or CD course. OMIC's risk management coordinator is happy to assist you in learning more or signing up for a current course offering. For inquiries about risk management discounts as applied to your account, contact your underwriter.

To reach any of these departments, please call OMIC toll free at (800) 562-6642 and follow the prompts or press 0 for the operator.