

## Medical Malpractice Insurance Added to AAN Partners Program

Academy members soon can begin to take advantage of a valuable new medical malpractice insurance product offered through the AAN Partners Program that will offer discounts of 5 percent or more. For members who pay more than \$8,000 a year in medical malpractice insurance premiums, savings from this 5 percent AAN discount could exceed the cost of annual AAN dues.

The Neurologists' Program (TNP), managed by Professional Risk Management Services, Inc., is a medical malpractice program designed specifically to meet the needs of neurologists. TNP insureds also will have access to risk management services and resources supported by professionals with both legal and clinical backgrounds.

This program, which offers additional discounts and benefits

to members, is being reviewed by state insurance officials and will become available on a state-by-state basis over the coming months.

"Academy members have told us that they are looking for assistance with medical malpractice insurance," said Steven P. Ringel, MD, FAAN, chair of AAN Enterprises, Inc. (AEI). "In a 2004 survey, 54 percent of respondents said they would be interested in purchasing this insurance from the AAN or an AAN-endorsed company, and subsequent surveys have reiterated this desire for help from the AAN to reduce insurance premiums. The Academy and its AEI subsidiary have spent three years researching this



Steven P. Ringel, MD

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## New Neurology in New Orleans: 2008 Fall Conference Set for October 10 through 12

Early Registration Ends September 18, 2008

Don't miss this year's AAN Fall Conference in historic New Orleans, designed to help you provide better care for your patients. Hear from experts on child neurology, sleep, aging and dementia, stroke, movement disorders, epilepsy, multiple sclerosis, neuromuscular disease, headache, neuro-oncology, and neuro-ophthalmology. Discover effective tips on how to code correctly and receive the compensation that you deserve. Or learn how to recognize and proactively avoid financial or legal pitfalls.

This conference offers a unique and convenient opportunity to fulfill your continuing medical education requirements as a necessary step towards maintenance

of certification, as well as earn up to 19.5 AMA PRA Category 1 credits<sup>™</sup>. You'll also benefit from the intimate atmosphere of a smaller conference size, with ample opportunity for one-on-one networking with some of the top experts in your areas of interest. This compact, three-day weekend is presented in an exciting destination the whole family will enjoy.

Register today at [www.aan.com/fall08](http://www.aan.com/fall08) for the AAN Fall Conference, set for October 10 through 12, 2008, at the newly renovated Hilton New Orleans Riverside. Early registration and hotel discounts end September 18, 2008. This year's program includes:

- **Neurology Update** (includes updates on stroke, movement disorders, epilepsy, multiple sclerosis, neuromuscular disease, headache, child neurology, neuro-oncology, and neuro-ophthalmology) Program Director: Nancy J. Newman, MD, FAAN CME credits: 10.5 hours
- **NEW! Sleep Therapy Program** Program Director: Alon Avidan, MD, MPH CME credits: 2.0 hours
- **NEW! Aging and Dementia Update** Program Director: Jody Corey-Bloom, MD, PhD CME credits: 3.5 hours

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Medicare encourages physicians to schedule patients in such a way that they can use drugs most efficiently. However, if a physician must discard the remainder of a vial or other package after administering it to a Medicare patient, the program covers the amount of drug discarded along with the amount administered. Many private payers have similar policies.

For example, if less than 100 units of botulinum toxin type A is administered during a single session and the remainder is not used for another patient, specify 100 units in the "Days/Units" field (item 24G) on the CMS 1500 claim form. If more than 100 units are administered and the remainder is not used for another patient, round up to the nearest 100 units (e.g., 170 units would be billed as 200 units). For some Medicare contractors, if you have unavoidable drug wastage, the quantity of wasted drug must be reported on a separate line with the JW modifier. For example, if a patient receives 75 units of drug and the remaining 25 units are wasted, the first line should be reported as J0585 with a quantity of 75, and the second line reported with J0585

with a JW modifier with a quantity of 25. It is very important that drug wastage be documented in the medical record. If you are dividing a vial between patients, the actual units dispensed to each patient should be billed to each patient or his or her insurance. If there is some amount that is wasted, it should be assigned to the patient who was last injected. The amount used and the amount discarded for each patient should be documented in the medical record. Note, where the drug has been obtained from a pharmacy on prescription for an individual patient or where the drug has been pre-paid, it would not be appropriate to use and bill any remainder in the vial.

For practices enrolled in the CAP (Medicare Part B Drug Competitive Acquisition Program), see the CAP guidelines on how to account for wastage that are available at: [www.cms.hhs.gov/CompetitiveAcquisforBios/02\\_infophys.asp#TopOfPage](http://www.cms.hhs.gov/CompetitiveAcquisforBios/02_infophys.asp#TopOfPage).

Similar considerations apply to botulinum toxin type B, although the units differ.

## Medical Malpractice Insurance Added to AAN Partners Program *(continued from cover)*

need, analyzing data, and developing a collaborative approach with the right vendor to create a liability insurance and risk management program that our members will respond to positively. We are very excited about this product and the partnership we have established with one of the leaders in this field, PRMS."

Discounts available (may vary by policy type and by state and are subject to underwriting approval):

- AAN membership discount: 5 percent
- Loss free credit: up to 10 percent
- Risk management: 5 percent
- Part-time practitioners: up to 50 percent
- Moonlighting residents: 50 percent
- First year in practice: up to 60 percent
- Second year in practice: 25 percent
- Third year in practice: 25 percent
- Group practices: up to 5 percent

Features and benefits (may vary by state):

- Claims-made or occurrence policy with limits up to \$2 million/\$6 million
- Nationwide panel of experienced defense attorneys with demonstrated expertise in defending medical malpractice actions
- Administrative and Governmental Billing Defense Costs Endorsement

- Tail premium for a claims-made policy is available at no additional cost:
  - for retirement (at age 55 or older) after five years continuous claims-made coverage with TNP (subject to underwriting)
  - for permanent disability at any age or death
- Policies issued require the insured's consent to settle—no "hammer clause"
- Vicarious liability and supervision of other professionals
- Professional premises liability
- Defense costs as a supplement to policy limits
- Professional services as a medical director
- Publication of articles or books and broadcasting or telecasting activities directly relating to neurologic practice (when less than 20 percent of income is derived from such activities)
- Formal clinical teaching activities
- Peer review, utilization review, and participation on medical or medicine review committees

Other health care professionals can be covered including neurology assistants, mental health counselors, psychologists, and certain nurses, therapists, and technicians.



The policies and rates of this new program require approval from state insurance officials. Rates and forms have been filed in Connecticut, District of Columbia, Delaware, Georgia, Maryland, New Jersey, North Carolina, Ohio, Pennsylvania, and Virginia. TNP is expected to be available in additional states in 2008 and ultimately available nationwide. Visit [www.tnpinsurance.com](http://www.tnpinsurance.com) to sign up to receive updates on state availability, or email your contact information to [TNP@prms.com](mailto:TNP@prms.com) to be notified when TNP is available in your area.

Professional Risk Management Services, Inc. specializes in medical professional liability insurance programs and claims and risk management services for individual health care providers, group practices, facilities, associations, and organizations. For more information about PRMS, visit [www.prms.com](http://www.prms.com).