

# **INJURED PATIENTS AND FAMILIES COMPENSATION FUND**



**WISCONSIN SOCIETY FOR  
HEALTHCARE RISK MANAGEMENT  
SEPTEMBER 22, 2017**

# What is the Fund?



- **The Fund was created by the Legislature in 1975.**
- **Provides medical malpractice coverage in excess of primary limits**
  - **Current limits are \$1,000,000/3,000,000**
  - **Evidence of primary coverage required to be submitted by primary carrier**
  - **Participation in the Fund is mandatory for physicians, CRNAs, hospitals, Ambulatory Surgery Centers, and corporate entities providing the medical services of physicians and/or CRNAs. As of June 30, 2015 – Approximately 15,900 Fund participants**

# Fund Administration



- The Office of the Commissioner of Insurance provides the administrative staff to perform the day to day operations of the Fund
- Full time in office staff of 7
- Contracts with outside vendors for: Actuarial, Claims Handling, Risk Management and IT

# Claims History



## Claims closed over the last five fiscal years

- Settled with Fund money 13
- Tried- Defense Verdict 39
- Tried- Plaintiff Verdict 12
- Settled within primary 2

# Claim History



<b>Fiscal year</b>	<b>Number of Claims Paid</b>	<b>Amount of Claims Paid</b>
<b>2017</b>	<b>1</b>	<b>\$5 million</b>
<b>2016</b>	<b>2</b>	<b>\$3.85 million</b>
<b>2015</b>	<b>5</b>	<b>\$15.3 million</b>
<b>2014</b>	<b>3</b>	<b>\$13.1 million</b>
<b>2013</b>	<b>4</b>	<b>\$23.5 million</b>

# Claims Paid 2012-2016



<b>Fiscal Year</b>	<b>Hospitals</b>	<b>Physicians</b>	<b>Clinics</b>
<b>2017</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>2016</b>	<b>1</b>	<b>1</b>	<b>0</b>
<b>2015</b>	<b>2</b>	<b>3</b>	<b>0</b>
<b>2014</b>	<b>1</b>	<b>2</b>	<b>0</b>
<b>2013</b>	<b>2</b>	<b>2</b>	<b>1</b>
<b>Totals</b>	<b>7</b>	<b>8</b>	<b>1</b>

# Claims Reported by Fiscal Year



<b>Fiscal Year</b>	<b>Number of Reported Claims</b>
<b>2017</b>	<b>42</b>
<b>2016</b>	<b>40</b>
<b>2015</b>	<b>43</b>
<b>2014</b>	<b>83</b>
<b>2013</b>	<b>75</b>



# Claim Risk Management

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## Cooperation and Partnership





# Claim Risk Management



# Claim Cooperation & Partnership



Recognize claims that have greater than \$1 million potential

Partner with the Fund – even before litigation becomes a reality

Work with the Fund and Primary simultaneously to develop plans

# **Risk Management Committee**



## **Risk Management and Patient Safety Committee**

Linda Syth, Chair  
Deborah Ankowicz  
Gregory Banaszynski  
Dr. Robert Gribble  
Dr. Casey Melcher  
Mary Beth Schneider  
Dr. Gary Zaid

# How do I find the Fund online now?



State of Wisconsin  
Office of the Commissioner of Insurance

Web address

[oci.wi.gov](http://oci.wi.gov)

Select “FUNDS”

Select “IPFCF”

# Overview



The screenshot shows a web browser window with the following elements:

- Browser Tab:** OCI Overview of the Inju...
- Address Bar:** Secure | https://oci.wi.gov/Pages/Funds/IPFCFOverview.aspx
- Navigation Bar:** Includes links for Apps, Accounts, Agencies, Ch 655, ESS, Ins 17, IPFCF, NPI, OCI, Social media, Walz, and a Bookmark Manager icon.
- Header:** Wisconsin.GOV logo and navigation links for Agency Directory and Online Services.
- Main Content Area:**
  - Search Bar:** Search Office of the Commissioner of Insurance
  - Section Header:** Overview of the Injured Patients and Families Compensation Fund
  - Last updated:** April 1, 2016
  - Overview:** The Injured Patients and Families Compensation Fund's (Fund) mission is to provide excess medical malpractice coverage to Wisconsin health care providers and to ensure that funds are available to compensate injured patients. The Fund was created by legislative enactment in 1975. Health care providers obtain primary medical malpractice insurance from private insurance companies in an amount required by statute.
  - Board of Governors:** The Fund is governed by a 13-member Board of Governors (Board). Administrative staff is provided by the Office of the Commissioner of Insurance. Fund staff consists of an Insurance Program Manager, and six full-time employees. Staff ensures compliance with primary insurance requirements, billing and collection of assessments, and claims. The Fund contracts with outside vendors for the following services: Claims Administration, Actuarial Services, and Risk Management. Investments are managed by the State of Wisconsin Investment Board based on guidelines approved by the Board of Governors.
  - Documents and Links of Interest:** The Fund operates on a fiscal year basis—July 1 through June 30. Administrative costs, operating costs, and claim payments are funded through assessments paid by participating health care providers.
  - Frequently Asked Questions:** Questions? Contact the Fund at 608-266-6830 or ocipfcf@wisconsin.gov
- Footer:**
  - Street Address:** 128 South Webster St. Madison, WI 53703
  - Mailing Address:** PO Box 7873 Madison, WI 53707-7873
  - Policies/Records:** Disclaimer, Access to Public Records Support
  - Contact Us:** (608) 266-3585, Contact Us, OCI Complaints, 1-800-236-8917
  - Wisconsin.gov logo:** Includes a map of Wisconsin.

# How do I find risk resources?



Select “Risk Management and Patient Safety Resources”

# Risk Management Resources



The screenshot shows a web browser window with the URL <https://oci.wi.gov/Pages/Funds/IPFCFRiskManagementandPatientSafetyResources.aspx>. The page header includes the Wisconsin State logo and the text "Wisconsin Office of the Commissioner of Insurance". A navigation menu contains links for CONSUMERS, AGENTS/AGENCIES, COMPANIES, REGULATION, FUNDS, ABOUT OCI, and CONTACT US. A search bar is located below the navigation menu.

## IPFCF Risk Management and Patient Safety Resources

*Last updated: July 20, 2017*

<ul style="list-style-type: none"><li>Overview</li><li>Access the Fund System</li><li>Authorized Wisconsin Carriers</li><li>Board of Governors</li><li>Certificate Filing</li><li>Claims</li><li>Coverage</li><li>Documents and Links of Interest</li><li>Fees</li><li>Frequently Asked Questions</li><li>Fund Contacts</li><li>Risk Management and Patient Safety Resources</li><li>Wisconsin Health Care Liability Insurance Plan</li></ul>	<h3>WiscRisk Newsletters</h3> <p><b>2017</b></p> <ul style="list-style-type: none"><li>☞ Summer Informed Consent: General Risk Management Strategies</li><li>☞ Spring Malpractice claims update: Anatomy of a Claim, and Fund's loss experience</li></ul> <p><b>2016</b></p> <ul style="list-style-type: none"><li>☞ Fall Risk Management strategies to combat opioid prescription abuse and addiction</li></ul> <p><b>2015</b></p> <ul style="list-style-type: none"><li>☞ Summer Wisconsin Injured Patients and Families Compensation Fund 101</li><li>☞ Spring Health literacy impacts what you do every day</li></ul> <p><b>2014</b></p> <ul style="list-style-type: none"><li>☞ Winter Designing a risk and compliance program for telemedicine and telehealth services</li><li>☞ Fall Injured Patients and Families Compensation Fund claims experience</li><li>☞ Summer Wisconsin Apology Law signed What physicians need to know</li><li>☞ Spring Risk Management strategies for maintaining an effective provider/patient relationship</li></ul> <p><b>2013</b></p> <ul style="list-style-type: none"><li>☞ Winter Informed Consent: Risk Management implications of the Jandre Decision</li></ul> <p><b>2012</b></p> <ul style="list-style-type: none"><li>☞ Spring Accountable Care Organizations: Impact on health care risk managers</li></ul> <p><b>2011</b></p> <ul style="list-style-type: none"><li>☞ Winter The Power of Pet Therapy: The therapeutic, risk management, and financial impact</li><li>☞ Fall Resident communication and the handover process</li></ul>
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# **Risk Management Committee**



**New presence on social media  
through LinkedIn**



# What about social media?



Access your LinkedIn account

or

Create a free LinkedIn account

[www.linkedin.com](http://www.linkedin.com)

Search for

“Injured Patients and Families Compensation  
Fund”

# Look for the gold icon



# Follow



The screenshot shows a web browser window displaying the LinkedIn profile of the Injured Patients and Families Compensation Fund (IPFCF). The browser's address bar shows the URL <https://www.linkedin.com/company/16236549/>. The LinkedIn navigation bar is visible at the top, including the search bar and various icons for My Network, Jobs, Messaging, Notifications, Me, Learning, and Work. The profile header features the IPFCF logo (an orange shield with a white heart and the acronym IPFCF) and the text "Injured Patients and Families Compensation Fund", "Government Administration • Madison, WI • 25 followers", and a link to "See all 2 employees on LinkedIn". Below the header are two buttons: "Following" and "See jobs".

The "About us" section contains the following text: "The Injured Patients and Families Compensation Fund's (IPFCF) mission is to provide excess medical malpractice coverage to Wisconsin health care providers and to ensure that funds are available to compensate injured patients. The Fund was created by legislative enactment in 1975. Health care providers obtain primary medical malpractice insurance from private insurance companies in an amount required by statute."

The "Recent update" section features a post with a photo of a hand signing a document. The text of the update is: "Learn risk management strategies to deal with informed consent in our July 2017 ...". It has 3 likes and was posted 1 month ago.

On the right side of the page, there is a "Promoted" section with two advertisements: "MS in Forensic Accounting" and "We Need Insurance Agents". Below the promoted section is a "Suggest competitors" section with a button labeled "Suggest competitors". At the bottom right, there is a "People also viewed" section showing a partial view of the "HR Certification Institute - HRCI" profile.

# Like



# Share



# Coming via LinkedIn



- Monthly articles
- Breaking news
- Legislative updates
- Specialty communications for specific groups (physician, nurse anesthetists, risk managers)

# Coming via LinkedIn



- Updates and reminders from the Fund
- Announcements of upcoming events from insurers and risk management groups
- Information compiled from national specialty societies and others who have developed risk management/peer review approaches

# Coming via LinkedIn



## LinkedIn Groups

- Professionals with similar interests
- Posing questions
- Sharing content



# Subscribe to our mailing list



Contact Andrea Nelson, Insurance Program Specialist

[andrea.nelson@wisconsin.gov](mailto:andrea.nelson@wisconsin.gov)

# CONTACTS and RESOURCES



- Internet: [oci.wi.gov/pcf.htm](http://oci.wi.gov/pcf.htm)
- Email: [ociipfcf@wisconsin.gov](mailto:ociipfcf@wisconsin.gov)
- Terri Carlson, Fund Director  
608-267-1237  
[terri.carlson@wisconsin.gov](mailto:terri.carlson@wisconsin.gov)
- Diane Konsella, Vice President  
Wausau MedMal Services, Inc.  
715-841-1681  
[dkonsella@wausaumms.com](mailto:dkonsella@wausaumms.com)