



EMPAC

Managing Risks through Comprehensive Education

EMPAC is a leading, nationally established carrier committed to meeting the liability needs of emergency medicine groups. With nearly two decades of experience insuring physician-owned groups, the team has the industry knowledge necessary to remove risks where possible, reduce claims overall, and efficiently manage claims that inevitably arise.

A risk retention group, EMPAC distinguishes itself with not just its capability to insure physician leaders and board-certified professionals but its robust, high-quality risk management program. By contracting with EMPAC Managers, LLC, the company provides a risk management program while managing any claims or lawsuits that may be filed against group members. This includes liaising with attorneys to arrange for defense in court or negotiate settlements.

"With us, physicians get malpractice insurance at a more affordable rate in a tough market as well as access to patient safety and risk management services," says Dr. Arthur L. Diskin, M.D., FACEP, Chairman of Claims and Risk Management.

Emergency cases involving patients suffering from epidural abscesses, certain types of fractures, and myocardial infarctions carry a higher risk of misdiagnosis or delayed diagnosis. This means the risk of litigation is also higher. EMPAC reduces risk exposure by educating physicians on the subtle presentations of these conditions while improving patient safety in the process.

The team actively monitors high-risk and high-frequency diagnoses around the country to proactively develop education programs for clients. Each practitioner in every group insured by EMPAC is provided with a four-hour risk management module composed of eight

parts. Dr. Diskin makes himself available to answer any follow-up questions. Focused presentations are delivered four times annually to practitioners, who must answer questions to confirm their active participation. Quick risk management reminders or tips via text blasts and newsletters are also issued every month.

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FACEP, Chairman of Claims &
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Another distinguishing factor of EMPAC is its site visit program, carried out by an emergency medicine nurse with 40

years of experience, including expertise in clinical administration.

"Our carefully developed education program is continually updated to reflect the latest data on patient safety. We strongly believe our meticulous risk awareness curriculum has a watershed effect, making emergency medical care safer for patients," says Dr. Diskin.

One of the most common risks the company helps physicians manage is the need for follow-up on incidental findings. For example, a chest X-ray can be negative for pneumonia, but a small nodule in the left upper lobe may be noted as an incidental finding. In the worst-case scenario, should that nodule turn out to be cancerous, the emergency room practitioner may encounter a lawsuit. At groups insured by EMPAC, it is highly recommended that all incidental findings are reported to the patient and primary care doctor, and the patients are provided with a copy of the test result that highlights these findings.

EMPAC currently insures EM groups in Washington, Oregon, California, Iowa, Indiana, Ohio, New York, and Florida. The RRG continues to expand its nationwide footprint with the ability to write business in all 50 states. One group, in particular, came to EMPAC with multiple active malpractice cases. They implemented its risk management program, and since then, the number of active cases has dropped precipitously to merely three or four in the intervening seven years.

Every group insured by EMPAC hires excellent practitioners, and the organization currently manages just 25 malpractice cases per million visits. As its world-class educational programs are implemented, the team has set its sights on further reduction to five cases per million. The ultimate goal is to bring the number of cases as close to zero as possible. **HT**

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*The annual listing of 10 companies that are at the forefront of providing
Physician solutions and impacting the marketplace*