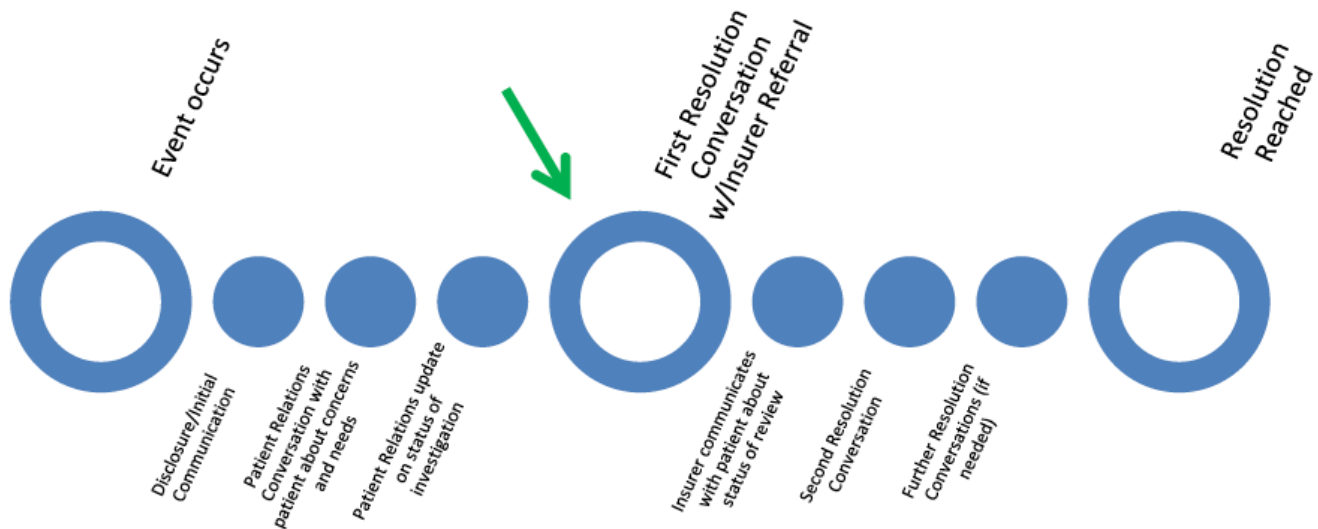


Guide to insurer referral conversations

COMMUNICATION, APOLOGY AND RESOLUTION (CARE)

A case is referred to an insurer in the CARE process if compensation greater than small service recovery could be warranted. Typically these are cases where the hospital's internal investigation found that 1) the care provided was unreasonable (or the team is unsure whether it was reasonable or not), and 2) that the care caused the patient significant harm. This referral conversation should only occur after discussion and collaboration with the insurer about the event and plan to refer patient/family to them.



Open the conversation with a sincere apology, then explain what was learned from the internal investigation and talk with the patient/family about the plan to have case reviewed by the insurer to help with resolution and make sure we are doing right by them.

If you believe that the standard of care was not met and that caused significant harm to the patient, some suggested language for this referral conversation is below:

“We know that this has been a very difficult time for you, recovering from [original reason for being in hospital/practice] plus [adverse event]. We have waived all of your bills associated with your care because we do not feel that we delivered care up to our standards. We also always try to see if there is anything else we can do for you, and one of the ways we do that is by having our insurer take a look at the record of your care. This way an independent party can review the care, make sure we did not miss anything, and see if there is anything else we can offer you in order to do right by you.”

“We realize that we should have done better in caring for you, and sincerely apologize for the injury that you suffered as a result of our care. We would like to have our insurer review your care to see if there is anything further we can do for you.”

If you are unsure whether the care met the standard or that it caused the patient significant harm, some suggested language is below:

“We are sorry that this has happened, and we would like to have your care reviewed by an objective outside expert to see if there is anything more that should have been done differently and that would have led to a better outcome. Our insurance company can provide that expert review if you agree that we can share your medical information with them and if you will provide them with your medical records from other medical providers. We will share the conclusions of the expert review with you.”