Algorithm #2: CARe insurer case protocol

COMMUNICATION, APOLOGY AND RESOLUTION (CARe)

STEP 4 Case enters protocol through Algorithm 1 Pathway

→ **Contact with patient lost** — Outcome X

STEP 5 Huddle with insurer and health care facility

- Discuss procedure for CARe meetings and connecting to insurer

STEP 6 Health care facility designee communicates with patient

- Explain results of investigation, including apology and evaluation of case by insurer (see Resolution conversation checklist)

STEP 7 Insurer reviews case

- Uses patient records and hospital review materials
- Obtains additional expert reviews

STEP 8 Insurer schedules initial meeting

- Advises patient of right to counsel
- Decides on apportionment if applicable

STEP 9 Resolution meeting

- This should include patients, attorneys, insurers, and health care providers if applicable

STEP 10 Any necessary follow up meetings

→ **Possible mediation**

Patient does not desire compensation

- Patient is offered opportunities to tell their story or participate in improvement activities

Outcome A

Final offer accepted

- Release is signed
- Reported to National Practitioner Data Bank (NPDB), payment result is marked as "other"
- Patient is offered opportunities to tell their story or participate in improvement activities

Outcome B

Final offer rejected; no further response

Outcome C

Final offer rejected; litigation occurs

Outcome D

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501 Boylston Street, 5th Floor, Boston, MA 02116
BetsyLehmanCenterMA.gov
617-701-8271 ● info@BetsyLehmanCenterMA.gov

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