

Put patient safety first to reduce malpractice claims

According to a recent Johns Hopkins study reported by Center for Justice & Democracy’s Briefing Book, *Medical Malpractice: By the Numbers*, medical errors, including diagnostic errors, medical mistakes and a lack of appropriate safety measures, cause more than 250,000 deaths per year.

Even so, very few patients harmed by doctors and hospitals sue for their injuries. One study showed that only about 1 percent of adverse medical events resulted in a lawsuit. Most patients who bring a medical malpractice claim do so because they suffered significant injuries.

Many of those injuries were preventable and would not have occurred if better safety standards were in place and were followed.

Error in diagnosis was the most common reason a medical malpractice claim was paid (31.8 percent), followed by surgical errors (26.9 percent) and errors related to medication or treatment (24.5 percent).

According to an analysis done for *Consumer Reports*, a very small percentage of doctors have accounted for most of the country’s medical malpractice payouts over the last quarter century. That’s based on information from the National Practitioner Data Bank, a federal repository that has collected disciplinary actions and medical

malpractice payouts since 1990. Less than 2 percent of the nation’s doctors have been responsible for half of the total payout in medical malpractice claims since the government began collecting malpractice information.

In a recent study of 41 years of data on medical malpractice claims data in Indiana, researchers found that only 5 percent of physicians had five or more claims, but they accounted for 45 percent of all claims and 49 percent of all paid claims. They also found that almost two-thirds of surgical malpractice claims involved a surgeon with multiple claims.

Even though a small percentage of health-care providers cause most of the harm, repeat offenders are rarely prevented from continuing to practice medicine. Ninety-two percent of doctors with two or more paid medical malpractice claims were not sanctioned by their state licensing board. When sanctions are applied, they are not particularly severe. Many doctors are able to keep



© iStock Photo/FG Trade

their license and continue to practice, either in the state where the malpractice occurred or by moving to another state.

A study published in the *American Journal of Medical Quality* linked quality of care improvements with a reduction in medical malpractice claims. Researchers found that when hospitals increased the quality of their care, there was a significant drop in malpractice claims.

The best way to reduce malpractice claims against doctors and hospitals is to put patient safety first. Establish and enforce safety protocols and sanction the few bad apples who cause most of the harm.

Before giving, make sure the charity is legitimate

Americans are among the world's most generous people. When disaster strikes, we open our hearts and our wallets to help our neighbors. During the holiday season, we remember those less fortunate with charitable donations.

Many respectable organizations work hard to help others, and your dollar can go a long way toward feeding a hungry child, rebuilding a community destroyed by natural disaster or helping those struggling with homelessness.

The best way to help is to give money. Although your first impulse may be to donate blankets, clothing, food and other goods, legitimate charities can reach more people if your generosity comes in the form of cash contributions. The charity can make your help go further by purchasing in bulk, coordinating delivery and targeting help where it is most needed.

But before you give, be sure the group you are giving to is legitimate and will use your funds to help in the way you intend.

Is the charity legitimate?

What are its mission, goals and story of success? Start with its website, if it has one. Read about the organization's history and programs.

Does the website identify its leaders with information about their background and experience in charitable efforts?

Is your donation tax deductible?

You'll want to know if the charity is registered with the Internal Revenue Service as a 501(c)(3) organization. That registration shows the charity met certain requirements of law to qualify as a tax-exempt, charitable, non-profit organization, meaning that your donations are tax deductible.

Every tax-exempt charity has an Employer Identification Number. Many reputable charities will list their EIN on their website. If a charity can't give you an EIN, don't donate.

How does the organization use the money it raises?

Check to see how much money it spends on charitable programs and services and how much goes to salaries and fundraising expenses.

An easy way to determine how charities spend their money is to look them up on www.charitynavigator.org.

Be careful of a charity that has a name that's very similar to the name of a national organization. Scammers hope you won't notice the slight difference and assume that you're giving to an organization you know and trust.



How to save on monthly Internet fees

Internet bills can be complicated and difficult to understand. This is especially the case when the cost of Internet service is bundled with a TV cable package and you see only a single price. Bundled rates also may not disclose the download or upload speeds you're getting for your money. Many providers don't list their regular rates, just a lower introductory rate that goes up after a few months.

Even without detailed billing information, there are a few ways to save money on your Internet service.

According to *Consumer Reports*, Internet service providers charge an average of \$70.38 for installation when you sign up. Some providers offer self-installation kits for under \$10. This may seem an easy way to save \$60, but if you are unable to do the installation yourself, they charge a "self-installation-assistance" fee that costs more than the original provider installation.

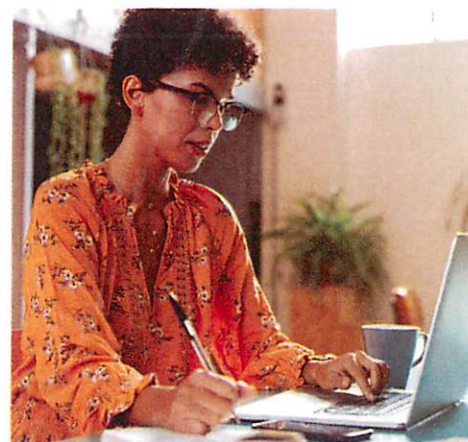
Another area where you may be able to save money is with the equipment.

Companies often charge a rental fee for the modem and router, usually around \$10-\$12 per month. It's cheaper in the long run to buy your own equipment, but you'll need to be sure that the modem you purchase is compatible with your Internet provider's service. And the modem you buy may no longer work if you switch providers.

If you decide to rent, be sure you know what equipment you need to return if you change providers. You may owe penalties for failure to return the rental equipment.

How you pay your bill matters. Your provider may offer a monthly discount if you enroll in its automatic payments plan and receive your statements electronically. An autopay plan also helps you avoid late fees. Avoid paying your bill by phone if possible. Some providers charge a "payment convenience fee" for that service.

Don't be afraid to negotiate your bill if you're unhappy. A *Consumer*



© iStock Photo/Ridofranz

Reports survey found that about two-thirds of those who protested the cost of their bundled plan ended up getting a cheaper price or a new, lower promotional rate.

Some consumer advocates are pushing for the Federal Communications Commission to require that Internet service providers label their services and prices, including data rates, one-time fees and performance speeds, much like the Food and Drug Administration requires a nutritional label on packaged food.

Car warranty scams: Avoid being fooled by that call

If you own a vehicle and a phone, you may be getting calls from scammers posing as someone with a car dealer, manufacturer or insurer telling you the warranty on your auto is about to expire. The call often begins as an automated call, with instructions to press a number or stay on the line to speak with a representative.

The caller may have information about your car and its warranty that fools you into thinking the call is legitimate. The scammer will try to sell you on renewing your warranty. They may offer you an instant rebate and a free maintenance-and-oil-change package for being a loyal customer.



© iStock Photo/AntonioGuillem

That person will then ask you to provide personal information, which can be used to steal from you. Never give out personal information, such as a Social Security number, credit card information, driver's license number or bank account information, to any caller unless you know

you are dealing directly with a legitimate company with which you have an established business relationship.

Be careful. Even if the

number appears to be authentic, it can be "spoofed" to make it appear to be a familiar number. According to the Federal Communications Commission, these auto-warranty telemarketing calls were the top unwanted-call complaint filed by consumers last year.

To avoid robocall scams follow these top tips:

- Do not answer calls from unknown numbers. If you do so by mistake, hang up immediately.
- If you answer the phone and the caller — or a recording — asks you to hit a button to stop getting the calls, you should just hang up. Scammers often use this trick to identify potential targets.



New nutrition facts label helps you choose healthier food

The nutrition facts label, which appears on most packaged foods and drinks, got a makeover. The U.S. Food and Drug Administration redesigned the familiar label to make it easier to read, and it updated the information shown on the label based on new scientific research on nutrition and typical eating habits.

The new label makes it easier to choose healthy food. Serving size now is in large, bold type, and some serving sizes were changed to reflect the

portion size most people typically consume. It is not a recommendation for the serving size.

Calories per serving is displayed in even larger, bold type. Since packaged foods often contain more than one serving, eating an entire container in a sitting can double or triple the calories you consume.

The new label no longer shows how many calories are from fat because research found that the type of fat people eat is more important than the number of calories

from fat. Added sugars can make it harder to eat a healthy, nutritious diet and stay within the desired daily calorie limits. The nutrition label now shows the amount of sugar per serving. This includes all forms of sugar added to the product.

Manufacturers no longer have to list content information for vitamins A and C since deficiencies in these nutrients are now rare.

Calcium and iron are still on the label, and Vitamin D and potassium were added. Calcium and Vitamin D can help reduce the risk of osteoporosis, iron can prevent anemia, and potassium helps to reduce the risk of high blood pressure.



© iStock Photo/cyano66