

Professional Liability

Continued from page 15

existing accounts. The program must include reasonable policies and procedures for detecting, preventing, and mitigating identity theft and enable a financial institution or creditor to:

1. Identify relevant patterns, practices, and specific forms of activity that are "red flags" signaling possible identity theft and incorporate those red flags into the Program;
2. Detect red flags that have been incorporated into the Program;
3. Respond appropriately to any red flags that are detected to prevent and mitigate identity theft; and
4. Ensure the Program is updated periodically to reflect changes in risks from identity theft.

What should I be doing?

The FTC has published a booklet for businesses to help owners and professionals determine if they are covered and how best to be in compliance. That publication can be accessed at the link below. <http://www.ftc.gov/bcp/edu/pubs/business/idtheft/bus23.pdf>. This is well worth your

time now, rather than when a final deadline is looming.

Collections

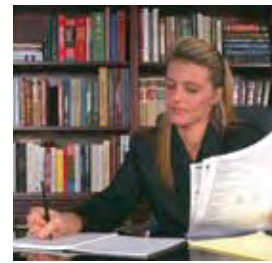
Do you know the status of your collections, and do you have a sound plan to address outstanding balances, and avoid problems with otherwise satisfied patients? This issue is key in malpractice prevention since a good percentage of professional liability claims truly stem from the collections process. Once again, this is an area where you might find great benefit in the experience of your professional colleagues. Look for good advice and take it. Above all, act to swiftly resolve any outstanding issues with patients regarding collections before they get blown out of proportion and take on other, unexpected and even more difficult dimensions.



Diligence at all times

A successful, responsible practitioner keeps their eyes and ears open and pays close attention to all phases of their clinic operations at all times. They carefully over-

see all aspects of the clinic, including the performance and behavior of staff and associates, and is always looking for, and ready to address small problems before they become big ones. Like everything else in life, common sense should be your guide. Common sense is the stuff of liability prevention and as an insurer, as well as a longtime practitioner, I know that we both want a trouble-free, and well-directed practice in this new year and in every year to come.



Stuart Hoffman, DC, FICA is president of ChiroSecure, a liability insurance company endorsed by the International Chiropractors Association. ChiroSecure offers a number of chiropractic policies making this a one-stop shopping for malpractice coverage. A licensed insurance broker, Dr. Hoffman has been known to give DCs sound advice based on his unique knowledge and experience of both the insurance and chiropractic practice environments. To contact Dr. Hoffman call 1-866-802-4476 or visit www.chirosecure.com.

ICA Cares

Continued from page 5

To help the volunteer doctor ICA has also prepared a handbook that offers guidance in dealing with special patients along with a wide range of referral and resource materials. "It is important that the doctor of chiropractic caring for returning veterans understands and makes use of the growing network of support and service agencies whose mission is to assist returning veterans in a wide range of areas, from psychological and health care to personal issues and finances," said Dr. Kelly. "DCs are not expected to deal with issues that go beyond our professional realm of competence, but serve as a sound referral source, steering veteran patients to those personnel and agencies that are prepared and ready to assist in other areas."

A database of participating doctors is available on the ICA website at www.chiropractic.org, and new participants are added as soon as they sign up. Sign up today and add your name to the list of volunteers so when a veteran in your area needs chiropractic care they know where to go.

To join the "ICA Cares" Volunteer Program call 1-800-423-4690
You don't have to be an ICA member to join!

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