



RISK MANAGEMENT

The Other Benefits of Reliable Malpractice Coverage

By **Stuart E. Hoffman, DC, FICA**

Every day I speak to doctors of chiropractic from around the nation seeking information and premium quotes on ChiroSecure professional liability coverage. In these discussions, I learn a great deal about the state of the chiropractic economy in various jurisdictions, about the challenges and concerns facing doctors, and about the priorities and motives of those with whom I have the opportunity to speak. This gives me a

special window on today's chiropractic practice, and has been the basis for a number of conclusions about what weighs most heavily on doctors minds.

Above all, I hear doctors talk about how much they worry about liability, the unexpected and how they might handle incidents in their practice. As an insurance broker, as well as a doctor of chiropractic myself with decades of experience, I am amazed at how easily these worries can be dispelled by even the most basic insurance coverage, coupled

with a good understanding of what that coverage means. It seems obvious and sounds simple, but I think it needs a little more explanation.

Doctors shop for and buy malpractice coverage for a variety of reasons. Some states require it as a condition for licensure. Some doctors get coverage because insurance plans in which they want to participate require it. Some doctors, far too many in my opinion, have no coverage at all. A responsible doctor of chiropractic maintains continuous professional liability coverage, because it is the right thing to do. It offers basic economic protections.

A good malpractice plan proactively helps you manage risk in your practice and provides advice and guidance on clinic operations as they relate to liability issues. Above all, however, good malpractice coverage provides peace of mind. In this age of increasing marketplace complexity, more and more demands on doctors from every direction, the emotional value of the security good

malpractice coverage provides becomes a very real asset.

There is a certain consciousness that we all bring to our practices. This consciousness can either be an asset or it can limit or hold us back, or even worse, drain our energies at a time when we need all the positive motivation and energy we can muster. Today, with the challenges and demands we are facing in the marketplace, too many practitioners find their consciousness dominated by issues that can only be categorized as defensive. This defensive approach to practice clearly eliminates much of the satisfaction and the joy that can come from helping people through chiropractic. Sound malpractice coverage can help shift one's consciousness from a defensive posture to one of service.

A service oriented consciousness is a liberating, powerful practice asset. Your patients can sense your focus is on them and their needs. Knowing that you are covered frees you to do what you do best, provide quality care for every patient. With a focus on quality and service, you can give your patients the benefit of your skills and confidence. In today's world, your patients are also looking towards you as their doctor for confidence, hope and encouragement, as well as a sound analysis of their health care needs and effective adjustive care.

Yes, you should have malpractice insurance; as much as you can afford. Yes, you will rest easier knowing that you have a proven organization standing behind you. Yes, it is the right thing to do.

STUART HOFFMAN, D.C., F.I.C.A. is President of ChiroSecure, ICA's professional risk purchasing group. For more information about professional liability and a no obligation quote you may contact Dr. Hoffman directly at 480-657-8500 or ChiroSecure at 1-800-802-4476. You can also visit ChiroSecure's website at www.ChiroSecure.com for more information.

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