CERTIFIED PUBLIC MANAGER
COURSE PROJECT

SCPCF
South Carolina Medical Malpractice
Patients’ Compensation Fund

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SC Medical Malpractice Patients’ Compensation Fund
Terry A. Coston
Executive Director

Submitted: February 1, 2007
PROBLEM STATEMENT:

The South Carolina Medical Malpractice Patients’ Compensation Fund (SCPCF) was established by the state legislature in 1976 with the exit of all medical malpractice carriers that created a crisis in South Carolina with the availability of medical malpractice insurance for the licensed healthcare providers. Over the past 30 years the SCPCF has been the excess carrier of choice for approximately 80% of the licensed physicians in the state. Throughout the past 30 years there have been many changes in not only the SCPCF but also in the Medical Malpractice market. There have been many exits and entrances of new and old medical malpractice carriers into the state. Historically, the SCPCF has held on to its “Market Share” mostly because of pricing with over 7,000 members which include physicians and physicians assistants, dentist and oral surgeons, nurses and nurse practitioners, Certified Nurse Anesthetist, hospitals and clinics, and professional corporations. The pricing of the SCPCF membership fees, up until 2000, was inadequate. Following the LAC audit in 2000 Governor Hodges replaced the entire Board of Governors. With this change came very difficult decisions by this new Board that included large increases in the membership fees. This was required because of the large unfunded liability and increased claims expenses. Needless to say, this not only created quite a stir among the SCPCF members it also began to eat away at our “competitive edge.” Along with this, over the past five years we have seen new competitors enter the state now that the pricing has become competitive. New marketing initiatives have been initiated, but our main theme throughout these initiatives is that the SCPCF offers not only a competent, local staff but also “Superior Customer Service.”

(Attachment 1) The SCPCF Mission Statement (Attachment 2) and our Vision Statement
all include our desire to provide superior customer service “focusing on the needs of our members.” A phone call with a compliment usually goes unnoticed. Complaint phone calls are rarely documented and even rarely acted upon. There has never been an avenue to document suggestions. Until now we have had no way to measure any of this, thus the reason for this project! With the development of the SCPCF Customer Service Survey we will be able to not only gauge our service to our customers but also make valuable changes that will hopefully exceed our member’s expectations. Authorization for the project and its costs came from our Board Chairman, Edward Catalano, MD. The project was also discussed with the full Board and approval was obtained. Funding for this project will be made through the operating budget of the SCPCF.

DATA COLLECTION AND ANALYSIS:

Data, with a project such as this, is the most important issue. My collection of data began with looking at other Patient Compensation Funds throughout the country to see if they had not only a focus on customer service but a customer service survey…they did not! This adds even more credibility to this project.

Next, I went to the SCPCF staff. As part of our staff retreat, I facilitated a portion of it to obtaining data, ideas, and support from the entire staff. I explained the purpose, functions and goals of the survey. Each employee gave input and have all signed on with their commitment to the process.

Next, I used the internet to research different surveys and information on developing successful customer service surveys (www.keysurvey.com). This was the most beneficial research that I did. I looked at the types of questions and how to ask them, the types of rating scales, survey
length and demographics. I also went to various other states on the web to look at samples of different state agency customer surveys. Also, one of my employees gave me a copy of a survey she personally received.

Finally, once all the data was reviewed, I began developing the survey. The source I used was www.surveymonkey.com. This website included a tutorial that was most beneficial to the development of the survey. Once I had a draft of the survey, I asked my Administrative Coordinator to proof it for content, accuracy and layout. Before finalizing the survey, I sent the survey to the PCF Executive Committee, General Counsel for the PCF and the PCF staff for their review and input. The completed survey is attached (Attachment IV).

IMPLEMENTATION PLAN:

This candidate is responsible for all actions taken in this project. However, resources were used such as the SCPCF staff and the internet. Below are the steps that were taken and that will need to be taken to make sure the survey has merit and is used in such a way as to benefit not only the SCPCF but its board and members.

**Action Steps that have been and will need to be taken are as follows:**

1) Obtain approval – All operations of the SCPCF are monitored and approved by the PCF Board of Governors. Prior to the beginning of this project approval was obtain from the Board Chairman, Dr. Edward Catalano.

2) Data collection – An important part of this project is collection of data. This data ranges from the number of PCF members and their respective specialties to the total number of renewals and cancellations processed. All data of the PCF is housed on the PCF (SCMed) database. This data was easily retrieved and was very useful in the development of the survey. The knowledge of the types of specialties allows you to focus on what the needs of the customers
are. The renewal portion of the data is the most important. Physicians depend on confirmation of coverage to keep their credentials in a hospital or with a Managed Care contract. Timely confirmation of coverage meets a very important need.

When a malpractice lawsuit is filed against a member (active or inactive) dates of coverage information is critical to verify whether the malpractice claims will be covered and at what level of coverage.

3) Research – Arguably the most important part of preparation, I relied heavily on input from my staff on what they believed were the most important aspects of not only what they do on a daily basis, but what they perceive is important to our members. This research started with staff meetings and culminated at the staff retreat this past November.

Also research were numerous types of surveys to gather information and opinions on what would be the optimum length as well as types of questions. Resources used were the internet and review of other businesses’ surveys.

The final research was accomplished after the survey was drafted. I sent the survey to board members, the office staff and my constituents at the SC Joint Underwriting Association who underwrite the primary coverage for our members.

4) Development of the survey – The resource used for this was www.surveymonkey.com. Authority was received for the payment of the monthly fee and the survey was developed rather easily through this website. When the final draft was completed I asked the PCF staff, my PCF Executive Committee and three managers from the SCJUA to review the survey and give feedback. After the feedback I made some changes. The intent of this survey was to be short and concise enough that it would take a minimal amount of time to be completed by PCF members, office managers, credentialing officers, managed care
organizations, and the general public. However, most importantly, we need to know that we are meeting the needs of our customers.

5) Implement

Post the survey on the SCPCF website - We want to make sure our PCF website (www.scpcf.com) is current and informative to not only our members but the general public. A link to our customer service survey has been added so that the survey can be immediately accessed.

Put the survey site information on all outgoing membership bills and declarations pages (dec pages). This is on hold at the present time pending the redesign of both the member bills and dec pages.

Mail requests to random SCPCF constituents – this will be accomplished with the roll out of our interactive website. The notification cards have already been printed and every annual bill over the next year will include the information card with a request to visit our website and complete the survey.

Printed versions of the survey could be given out at Society meetings and the annual meetings of the South Carolina Medical Association and the SC Dental Associations. The drawback from this is that the data would not be included in the report from SurveyMonkey. However, the information received would be invaluable.

Timeframe & cost for this project:

1) Publish survey on SCPCF website – immediate implementation

2) Cost - $19.95 per month (www.surveymonkey.com) – completed
3) Postage costs – no real additional cost since the notification cards will be included in the annual membership billing, however, if a mass mailing is needed this would require a significant amount of costs (approximately $1,200.00)

4) Printing costs for mailouts.

Potential obstacles and methods to overcome:

1) Making the survey meaningful
2) Using the survey to determine if changes in policy and procedures are needed.
3) Lack of use or cooperation from members – we may want to consider using incentives for completing the survey by giving a certain minimal reduction in membership fees if the survey is taken.
4) Review results on a regular basis.

Potential resources for the continued development and upgrade to the PCF Customer Survey:

1) Members
2) Managed care organizations
3) Hospital credentialing staff
4) Board members
5) Professional partners

Communication with Stakeholders

1) Announcement on the website
2) Written communications added to SCPCF the bills sent to all members
3) Random emails to members through the SCPCF website when accessed
4) Mail survey to members at renewal and on a random basis

**Integration into standard operating procedure**

1) Implement procedure to review survey data monthly
2) Review total number of surveys completed and adjust by mail outs
3) Follow up with potential incentives for completing the survey (i.e. $10.00 off yearly membership fee for completing survey **full board authority required**)

Implementation of the project, while necessary, is not the most important part of this project. Customer participation is **crucial**. When the evaluation stage (below) is implemented it is critical that attention be given to the number of participants. If they do not rise to a level needed to evaluate the key components of the survey, action needs to be taken to boost customer participation. This could be achieved by written requests to a random choice of members and possible intervention of the SCPCF Board through approval of incentives.

The timeframe involved could be at three, six, nine and twelve months out from the implementation of the survey. The data compiled at the beginning of the project would be used to calculated the percentage of total members that have accessed and participated in the survey (taken from the demographics in the survey itself). If it does not rise to an acceptable amount consideration would be given to additional mass mail outs and approval of incentives by the full board.

Total responsibility for this project rests with the Executive Director of this agency. She is responsible for the day to day operations of the PCF. Implementation of significant changes in the policy and procedures of the PCF would be recommended for full board approval. Changes could include not only recommendations to the day to day operations (including workflow issues, individual duties, performance issues, and staffing needs) but also to potential
underwriting changes that would benefit our members and professional partners, increase revenue and market share in the medical malpractice market in South Carolina.

**EVALUATION STRATEGY:**

Without a method to evaluate the results of our survey, this process would have no merit or would add no value to the operations of the SCPCF. Surveymonkey.com provides updated survey results immediately following the completion of the survey. Throughout the survey process there must be regular reviews of the survey results. The intent of this project is to review the survey results on a monthly basis. The results are compiled by surveymonkey.com on a Results Summary (Attachment V). Also included are the Open-ended Results Detail (Attachment VI, VII, VIII & IX).

The monthly Results Summaries and Open-ended Results Details will be printed and maintained in the SCPCF office. Along with the results will be a Results Log (Attachment X). This log will document actions taken to comply with the participant’s requests or suggestions. Each suggestion or request should be acted upon with a documented date of completion. If the appropriate contact information is given, written follow-up should be completed and documented in the Results Log.

Results are only as good as how you use them. Using survey results not only keep you in touch with your constituents but it also documents employee performance and agency goals (i.e. Accountability Reports). Failure to use results makes the entire process worthless. I believe the “results” part of this project is by far the most important part. By implementing the SCPCF Customer Service Survey, we will also implement a review system by which the SCPCF
Executive Committee, who is charged with the day-to-day operations of the SCPCF, will obtain a copy of the Survey Log for their review, comments and authorization to implement change.

CONCLUSION:

The SCPCF has been in existence for the sole purpose of providing a much needed service to the licensed healthcare providers of this state. To maintain our existence we must also maintain market share in the medical malpractice insurance market while also maintaining our solvency. A key component to maintaining market share is maintaining and growing our membership base. This Customer Service Survey will be a tool to communicate with our members and constituents in order to better serve the citizens of our state.
Welcome to South Carolina Patients' Compensation Fund

ATTACHMENT I

Why Choose the PCF

- Occurrence coverage, no tail coverage is ever required. It is important to know the difference between claims made and occurrence.
- Coverage limits unavailable with any other carrier
- Stability, longevity and dependability
- Local claims and underwriting staff
- Endorsed by SCMA, SCDA and SCHA
- Carrier of choice for 80% of SC healthcare providers
- Superior customer service
- Expert claims and litigation management
- Specified levels of risk management services
- Committed to serving the healthcare providers of the state of South Carolina

What's New!

E-Discovery amendments
Critical Failures to Communicate by F. Dean Griffin, MD, FACS
Emerging Med-mal strategy: I'm Sorry
Med Lair.com E-Bulletin SPECIAL ALERT
Mary Ann West Retires

MEMBERSHIP CHANGES EFFECTIVE JUNE 1, 2006

Sexual Misconduct: How to Prevent Even the Perception of Impropriety
Malpractice Liability Reform after Cap by Richard M. Kennedy, MD, JD
Tort Reform Update

More =>

"Insurance is something you hope you never have to call upon, but are certainly thankful for if the need arises. Recently I had to call upon the JUA/PCF when I was sued for negligence in the care I rendered a patient who was also a beloved colleague. As if the loss of a friend was not difficult enough, being sued for malpractice in his care was extremely painful. Fortunately the JUA/PCF was there to provide support through the entire process. From the stellar attorneys they provided to the frequent updates and communication and daily courtroom presence, I was able to get through the process with confidence that the JUA/PCF's number one goal is to protect and support the physicians they cover. I can't imagine going through this process without such a supportive network of professionals. Although my faith in our legal system may have been shaken, I now have the highest regard and greatest appreciation for the JUA/PCF and the service they provide." - Dr. Gail B. Capell

http://www.scpcf.com/
Mission Statement

The South Carolina Patients' Compensation Fund was created for the purpose of paying that portion of a medical malpractice or general liability claim, settlement, or judgment which is in excess of two hundred thousand dollars for each incident or in excess of six hundred thousand dollars in the aggregate year for one year. The Fund is liable only for payment of claims against licensed health care providers in compliance with the provisions of the Enabling Statute Title 38, Chapter 79, Article 5 and includes reasonable and necessary expenses incurred in payment of claims and the Fund’s administrative expense.

*(The South Carolina Patients' Compensation Fund will no longer offer Comprehensive General Liability coverage effective March 1, 2004 for any new or renewal membership.)*

Our mission is to ensure the stability and security of the South Carolina Patients' Compensation Fund for our members with sound investment practices, rate adequacy, superior customer service and risk management practices.
Vision Statement

Mission Statement | Vision Statement | Letter from the Board Chairman | Meet the Board

To be the premier provider of excess professional liability insurance and risk management services in South Carolina.

Our Values:

- Focus on the needs of our members.
- Support and respect all healthcare providers and related relationships.
- Establish a culture of consistency and fairness in our performance.
- Provide leadership with knowledge-based decisions and operate with integrity.
- Embrace change through continuous improvement.
- Work together as a team.
- Make a difference in the community.
- Utilize best business practices.

The Fund provides customer services to its members through enrollment of new members, renewal of current members, collection of fees and assessments and payment of claims. It provides credentialing information to hospitals and managed care organizations.
SCPCF Customer Service Survey

SCPCF Customer Satisfaction Survey

Our goal is to provide you with the best possible service and your input is vital to our success. Please help us serve you and others better by taking a few minutes to answer the questions below. Thank you for responding. - Terry Coston, Executive Director

* 1. How would you rate the SCPCF Website?

<table>
<thead>
<tr>
<th>Easy navigation</th>
<th>Excellent</th>
<th>Better than average</th>
<th>Average</th>
<th>Less than average</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Informational</td>
<td></td>
<td></td>
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<tr>
<td>Helpful</td>
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<tr>
<td>Current</td>
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<tr>
<td>Useful</td>
<td></td>
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</tbody>
</table>

2. Do you have any suggestions for further topics or articles for our website?

* 3. How satisfied are you with the service you received from the SC Patients' Compensation Fund?

<table>
<thead>
<tr>
<th>Overall Satisfaction</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Neither Satisfied nor Dissatisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
</tr>
</thead>
</table>

4. Check the appropriate box:

<table>
<thead>
<tr>
<th>Staff was courteous and helpful</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>No Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff provided complete, accurate information to you</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obtained the information needed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

http:// surveymonkey.com/ Users/ 94811495/ Surveys/ 81733158620/ C1A670DE-DC67-4BF6-BB7A-A3920...
Timely response was provided
My overall experience was positive
My expectations were met
My expectations were exceeded

5. What service related improvements would you recommend?

6. Additional comments

7. Tell us about yourself, I am a:
   - PCF Member
   - Office Manager
   - Hospital Credentialing Officer
   - Managed Care
   - General Public
   - Other (please specify)

8. Can we contact you? If so, please list email address or other contact information.

1. SCPCF Customer Satisfaction Survey

1. How would you rate the SCPCF Website?

<table>
<thead>
<tr>
<th>Easy navigation</th>
<th>Excellent</th>
<th>Better than average</th>
<th>Average</th>
<th>Less than average</th>
<th>Poor</th>
<th>Response Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Informational</td>
<td>60% (3)</td>
<td>40% (2)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>5</td>
</tr>
<tr>
<td>Helpful</td>
<td>60% (3)</td>
<td>40% (2)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>5</td>
</tr>
<tr>
<td>Current</td>
<td>60% (3)</td>
<td>40% (2)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>5</td>
</tr>
</tbody>
</table>

Total Respondents 5

2. Do you have any suggestions for further topics or articles for our website?

Total Respondents 1

3. How satisfied are you with the service you received from the SC Patients' Compensation Fund?

<table>
<thead>
<tr>
<th>Overall Satisfaction</th>
<th>Very Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Neither Satisfied nor Dissatisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Very Dissatisfied</th>
<th>Response Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100% (5)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>5</td>
</tr>
</tbody>
</table>

Total Respondents 5

[Check the appropriate box:]
### Survey Summary

<table>
<thead>
<tr>
<th>Service Provided</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>No Comment</th>
<th>Response Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff was courteous and helpful</td>
<td>100% (5)</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1.00</td>
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<tr>
<td>Staff provided complete, accurate information to you</td>
<td>80% (4)</td>
<td>20%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1.20</td>
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<tr>
<td>Obtained the information needed</td>
<td>100% (4)</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1.00</td>
</tr>
<tr>
<td>Timely response was provided</td>
<td>100% (5)</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1.00</td>
</tr>
<tr>
<td>My overall experience was positive</td>
<td>100% (5)</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1.00</td>
</tr>
<tr>
<td>My expectations were met</td>
<td>100% (5)</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1.00</td>
</tr>
<tr>
<td>My expectations were exceeded</td>
<td>60% (3)</td>
<td>40%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1.40</td>
</tr>
</tbody>
</table>

Total Respondents: 5

5. What service related improvements would you recommend?

6. Additional comments

7. Tell us about yourself, I am a:

   - PCF Member: 40% 2
   - Office Manager: 20% 1
   - Hospital Credentialing Officer: 0% 0
   - Managed Care: 0% 0
   - General Public: 0% 0
   - Other (please specify): 40% 2

Total Respondents: 5

8. Can we contact you? If so, please list email address or other contact information.

Total Respondents: 2
Open-Ended Results Detail

Filter Results
To analyze a subset of your data, you can create one or more filters.

Add Filter... Total: 5 Visible: 5

Share Results
Your results can be shared with others, without giving access to your account.

Configure... Status: Enabled Reports: Summary and Detail

Page Size: Show 10 per page Displaying 1 - 1 of 1

Do you have any suggestions for further topics or articles for our website?

1. test
Open-Ended Results Detail

Filter Results
To analyze a subset of your data, you can create one or more filters.

Total: 5
Visible: 5

Share Results
Your results can be shared with others, without giving access to your account.

Status: Enabled
Reports: Summary and Detail

What service related improvements would you recommend?

1. test
2. None at this time
Open-Ended Results Detail

Filter Results
To analyze a subset of your data, you can create one or more filters.

Add Filter... Total: 5
Visible: 5

Share Results
Your results can be shared with others, without giving access to your account.

Configure... Status: Enabled
Reports: Summary and Detail

Page Size: Show 10 per page

Additional comments
1. With respect to question # 1--helpful, useful and beneficial seem repetitive.
2. test
3. Great staff and very helpful and courteous.
Open-Ended Results Detail

Filter Results
To analyze a subset of your data, you can create one or more filters.

Add Filter... Total: 5
Visible: 5

Share Results
Your results can be shared with others, without giving access to your account.

Configure... Status: Enabled
Reports: Summary and Detail

Can we contact you? If so, please list email address or other contact information.
1. spendergrasscga@sc.rr.com
2. test
## SCPCF Customer Service Survey Results Log

<table>
<thead>
<tr>
<th>Date</th>
<th>Customer Comment or Suggestion</th>
<th>Resolution</th>
<th>Date Resolved</th>
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