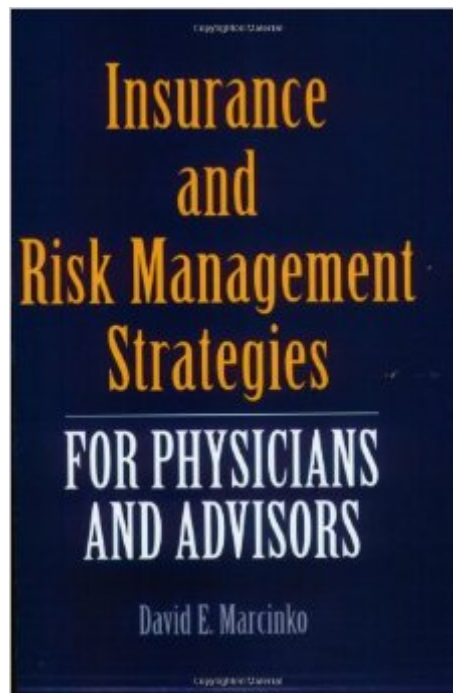


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# Insurance And Risk Management Strategies For Physicians And Advisors



## Synopsis

As a consequence of today's litigious environment in the healthcare industry, physicians must now carefully assess their personal and practice risks as they seek to be indemnified should an event or cause of action occur. This process requires integrated knowledge of the healthcare industrial complex, as well as the rapidly changing insurance industry. Fortunately, *Insurance and Risk Management Strategies for Physicians and Advisors* confronts the reality that insurance planning in healthcare is decidedly more complex than most other businesses or professions and, in an easy-to-understand manner, explains to physicians and insurance professionals the background, theory, and practicalities of medical risk management and insurance planning. Certified Medical Planner® Dr. David Edward Marcinko and his team of contributing authors go into great depth on the growing range of insurance planning options in order to assist physicians, and their advisors, to choose the right course that balances risk, cost, time, outcome as well as his or her own personal risk tolerance life style.

## Book Information

Paperback: 335 pages

Publisher: Jones & Bartlett Learning; 1 edition (August 25, 2004)

Language: English

ISBN-10: 0763733423

ISBN-13: 978-0763733421

Product Dimensions: 6.1 x 0.7 x 9 inches

Shipping Weight: 1.1 pounds (View shipping rates and policies)

Average Customer Review: 5.0 out of 5 stars See all reviews (5 customer reviews)

Best Sellers Rank: #2,256,105 in Books (See Top 100 in Books) #91 in Books > Textbooks > Medicine & Health Sciences > Administration & Policy > Medicaid & Medicare #188 in Books > Textbooks > Medicine & Health Sciences > Administration & Policy > Health Risk Assessment #198 in Books > Medical Books > Administration & Medicine Economics > Medicaid & Medicare

## Customer Reviews

Editor Dr. David Edward Marcinko, MBA CFP® CMP(tm) Publisher: Jones and Bartlett

Publisher's ISSN: 0-7637-3342-3 Format: Soft cover 332 pp Review Date: October 27, 2008 This is an excellent book edited by Dr. David E. Marcinko; MBA, CMP(tm) to assist health care administrators, physicians and their advisors with the complex issues of insurance and risk management. It is a multi authored book that contains detail information and comprehensive views on a broad range of

strategies. The fifteen chapters cover a broad range of topics, from insuring physicians, their property and practice to covering such complex topics as medical records and health care compliance. Furthermore, the book addresses other important issues like sexual harassment, workplace violence and risk management in the modern medical practice. This book is well written and precise. In addition to addressing the topics mentioned above, various authors enlighten us about medical malpractice and tort reforms issues and promotes the so-called "Capitation Liability Theory." The innovative CLT approach suggests that fixed rate reimbursement systems reduce the incidence of malpractice liability. Assisting medical professionals in these tumultuous times, advisors need to sharpen their skills on the unique items affecting physician clients. The book is comprehensive and informative and an excellent source of information that provided me a better understanding and perspective on insurance and risk management - not only from the perspective of a Certified Financial Planner<sup>®</sup>, but also how it correlates to most physician's unique situations. Amaury Cifuentes CERTIFIED FINANCIAL PLANNER<sup>®</sup> Certified Medical Planner(tm) candidate 3878 Sheridan Street Hollywood FL 33021

Physicians are all too familiar with the risks and liabilities inherent in the clinical practice of medicine. An exploding scientific literature, increasing sub-specialization, and a public awareness of "quality healthcare" have challenged conventional practice. Some of our colleagues have a very personal understanding of issues like illness, divorce and disability that accompany these professional challenges. Physician executives perceive even greater threats arising not only from the innumerable personal and professional issues of a singular practice, but also the complexities associated with operating a healthcare organization including personnel agreements, conflict mediation, and asset protection. Understanding the risks associated with these very divergent areas and providing useful information to protect the physician from liability are the primary aims of Dr. David Marcinko's latest book, Insurance and Risk Management Strategies For Physicians and Advisors. This book is an excellent primer for physicians of all levels and interests providing important personal and professional advice. It is "must reading" for all medical students who need a fundamental understanding of the current healthcare environment and is equally important to the established physician executive looking for a reference on topics like capitation or the Health Insurance Portability and Accountability Act (HIPAA). The book begins with a discussion of personal issues for the physician including life, homeowner's and disability insurance as well as the financial and professional risks associated with divorce. Next the physician's practice is considered with clear and concise coverage of issues ranging from documentation to business operations. Of importance,

the book extends beyond the first layer of practice management to address important topics like sexual harassment and workplace violence. Dr. David E. Marcinko and his twenty authors from [...] are all knowledgeable contributors. They have prepared a product that is excellent in its content and organization. The book is organized in a way that is highly useful for a busy practitioner. Topics are introduced without the overuse of jargon and more than adequately explained. There are numerous subheadings and bulleted lists to assist the reader with moving through the text or highlighting a particular topic. Robust examples throughout the book provide the reader with an applied knowledge that complements the didactic sections. The book is well referenced for more in-depth reading on a particular topic with materials from both the written and electronic media. Of its few limitations, Insurance and Risk Management Strategies For Physicians and Advisors ambitiously attempts to briefly cover a large number of topics. For the most part, this is accomplished well. However, some of the topics were unexpected by the book's title. While the physician executive will still require a financial or insurance advisor after reading this book, this well written text assists in providing the necessary background on what type of assistance is needed. As a result, physician executives will be in a better position to address insurance, risk management, and financial decisions for themselves, their families, their practices or the organizations they lead. David C. Stockwell, MD and Anthony D. Slonim, MD, MPH

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