

Frequently Asked Questions – For the physician

Information on the Program for the physician

What is the GAPP Program?

This program is an innovative opportunity for physicians insured by the Michigan Professional Insurance Exchange (MPIE), to participate in a structured, patient-centered approach for addressing complications associated with medical care while focusing on preserving the physician-patient relationship. This program provides support to the physician on how to express empathy to the patient and also provides reimbursement to the patient for costs that are related to the patient's needs as the patient recovers from the unexpected event. The Program is designed to address the patient's needs in a supportive, non-adversarial manner to allow the patient to focus on recovery. There is a maximum reimbursement which may be given regardless of the circumstances. No "awards" are given and there is no compensation for pain and suffering. We know that medicine is more of an art and less of a precise science than most patients think. Not every patient will respond the way we – or they – hope. Sometimes, the treatment itself causes a problem.

When patients experience complications, they want to understand why and have the problem resolved. Honest, open communication and a commitment to making things right are at the core of the patient's expectations following an unexpected outcome. The more your actions conform to these expectations, the more satisfied your patient. Similar programs have demonstrated that early and honest interaction with patients who experience complications relieves much of the anger and frustration and reduces non-meritorious claims and lawsuits.

What is the goal of the GAPP Program?

The goal is to provide the patient with prompt, attentive care, support and assistance so the patient's full focus can be on recovery. The GAPP Program was designed to meet the patient's needs and resolve patient's concerns. At the same time, the program assists the physician with managing patient dissatisfaction and/or disclosure. The end result is a greatly enhanced physician-patient relationship and a good environment for the patient's recovery.

How does the GAPP Program work?

The participating physician notifies MPIE of a patient who has experienced an unexpected outcome or known complication that may delay recovery and/or result in additional out of pocket expenses. If the provider believes the patient unexpected outcome qualifies for the program, they contact MPIE for concurrence and then have a discussion with the patient about the GAPP program. This discussion will include:

- Explaining the specifics of the unexpected outcome/complication
- Listening with empathy to the patient about their perception of the unexpected outcome including physical and emotional recovery and the additional financial needs that the unexpected outcome has caused
- Ascertaining the level of understanding the patient has about the prognosis, recovery and providing any additional information the patient may need
- Offering emotional support, encouragement & apology (if appropriate) to the patient
- Referring the patient to the GAPP Program for assistance with out-of-pocket expenses that may be incurred as a result of the unexpected outcome

What will the GAPP Program do for the patient?

Provide financial assistance for out of pocket expenses and/or unexpected wage loss.

What will the GAPP Program do for the provider?

Assist with complaint management, disclosure and explanation, claims prevention, retention of the provider/patient relationship and provide support and stress management.

The patient will be eligible to receive:

- An explanation of the event, show of empathy and/or an apology (if appropriate)
- A Program reimbursement for medical & non-medical needs not covered by insurance
- Recognition/reimbursement for additional time off from work as a result of the unexpected outcome

When should you initiate the GAPP Program?

You should initiate the program when you have a patient with an unexpected outcome of treatment, which will delay the recovery and/or result in additional out-of-pocket expenses and the patient expresses anger, dissatisfaction or a need for financial assistance.

Exceptions:

There are exceptions to inclusion in the program– **however; you should still call MPIE when an unexpected outcome occurs.** The exceptions are:

- Death
- Lawsuit/NOI/Claim
- Attorney involvement
- Demand letter
- Patients whose unexpected outcome occurred following treatment for a specific, elective and non-medically necessary surgery
- Board of Medicine or Board of Osteopathy Complaint
- Physician request for a release of liability from the patient
- Medicare patients

What is my role after contacting MPIE?

Once you have contacted MPIE, a Program Administrator will contact you to discuss the incident and let you know if the patient qualifies for the program. If the patient qualifies, the Administrator will work with you in preparing for your discussion with the patient. After that discussion, your role will be to attempt to maintain the physician-patient relationship, with continued open and honest communication with the patient.

How does the GAPP Program affect my medical professional liability insurance?

The Program is an early intervention and assistance program. Your participation does not affect your professional liability coverage. Payments made from the Program are considered “no-fault” payments. They are made without regard to medical liability and there is no investigation regarding the standard of care. The patient does not sign a release or waiver. Nothing in this program prohibits a patient from taking legal action at any time. A claim is not triggered unless the patient or the patient’s representative makes a written demand for compensation. Payments made from the Program are not required to be reported to the National Practitioner Data Bank, the Board of Medicine or the Board of Osteopathy.

How do I become a participant?

You will be required to sign a provider enrollment form to fully participate in the GAPP Program. You can choose to withdraw from the Program at any time by sending written notification that you wish to discontinue your participation in the program.