



MEDICAL BOARD OF CALIFORNIA
Executive Office



AGENDA ITEM 3

Dear <Insurance Carriers, list at end of letter>

The Medical Board of California has long recognized the benefits of available activities and resources that renew and balance a physician's life. However, it is evident that many disciplinary actions are taken against our physician licensees who are not "well." Physician wellness is complicated to define but centers on the physician being healthy in mind, body, and spirit.

Last year, the Board acknowledged the importance of this topic by creating a Wellness Committee. The committee's goal is to further the Board's consumer protection mission by encouraging and guiding licensees to maintain a sound balance in their personal and professional lives, so that that they may offer quality care to their patients. The committee already has discussed many objectives that could be implemented, and the committee hopes to identify more goals. You may have noticed our series of articles published in the Board's Newsletter, which also can be viewed at: <http://www.medbd.ca.gov/publications/newsletters.html>

As a liability carrier, you recognize the connection between quality of patient care and the wellbeing of physicians. Physicians do not always make this connection or allow themselves to dedicate time to become healthier and happier. Through our series of articles, we are trying to make California's physicians aware of this nexus and to motivate them to take the time to pay attention to this important issue. Given the busy lives of our doctors, we are trying to motivate on many fronts.

One option the committee would like to pursue is some reward or reimbursement for participating in activities dedicated to the topic of physician wellness. At the next committee meeting, we would like to undertake a detailed discussion on the possibility of giving a rebate on the licensing fees paid at the time of renewal; however, we recognize that this is a large undertaking and would require a legislative change. Another option would be to develop no-cost CME activity dedicated to physician wellness.

Along those lines, we are aware that some liability carriers currently give premium rebates to physicians who participate in certain CME activities. The committee and the Board would like to discuss with you the feasibility of incorporating a course on physician wellness in your CME series, if available, or for you to consider adding a premium rebate if a physician accesses and completes CME wellness activity elsewhere. If the Board is able to develop a no-cost CME activity, as mentioned above, it could be shared with your company if you are willing to participate.

We would like your thoughts to these ideas and an indication if you would be willing to join us in a discussion about premium rebates to physicians accessing such wellness learning activities. We believe that encouraging wellness in our California physicians will lead to better healthcare for the consumers of California.

Please direct your response to Kevin A. Schunke, the committee manager, at the address above or via email: kschunke@mbc.ca.gov. If you have further questions, you may also reach him at (916) 263-2368.

Sincerely,
Shelton Duruisseau, PhD
Chair
Wellness Committee

Laurie Gregg
Member
Wellness Committee

PROPOSED MAILING LIST ATTACHED

Mailing list:

NorCal Mutual Insurance Company

James Sunseri
President & Chief Executive Officer
And cc to
Philip R. Hinderberger
Senior Vice President, Government and Regulatory Affairs
NORCAL Mutual Insurance Company
560 Davis Street, Suite 200
San Francisco, CA 94111-1966

The Doctor's Company

Richard Anderson, MD
Chairman and CEO
And cc to
Leona Egeland-Siadek
Vice President, Government Relations
185 Greenwood Road
Napa, CA 94558

SCIPE

Donald J. Zuk
President and Chief Executive Officer
And cc to
Robert Tschudy
Senior Vice President – Government Relations
1888 Century Park East, Suite 800
Los Angeles, CA 90067-1712

MIEC

Bradford P. Cohn, MD
Chairman
And cc to
Ron Neupauer
President
6250 Claremont Avenue
Oakland, CA 94618

Cooperative of American Physicians

James L. Weidner, CIC
Chief Executive Officer
And cc to
Peter Kezirian
Vice President – Corporate Strategy and Business Development
333 S. Hope St., 8th Floor
Los Angeles, CA 90071

Kevin Schunke - Physician wellness activities

From:
To:
Date:
Subject:
CC:

Dear Mr. Schunke:

Brad Cohn, MD, Chair of MIEC's Board of Governors, forwarded to me the letter he received from Mr. Duruisseau and Dr. Gregg regarding activities to encourage the connection between physician wellness and quality of patient care.

Our Board does not grant premium discounts for attendance at CME or other activities. We have traditionally held the position that participation alone does not warrant discounts; however, changes in practice behavior—to enhance patient and physician safety—reward physicians by decreasing their losses and increasing their defensibility. To that end, we would be willing to discuss ideas about promoting physician wellness with the Medical Board, as we believe there is a corollary between physician well-being and patient safety and satisfaction. We even have a potential resource in a well-established local program that teaches physicians to be more mindful of how the quality of their personal lives affects the quality of their professional lives.

Please let me know how and when you envision a discussion of promoting this aspect of physician well-being, and how you anticipate professional liability carriers will participate in the process.

Kind regards,

Judy Huerta

Judith M. Huerta, Loss Prevention Manager
Medical Insurance Exchange of California
6250 Claremont Avenue
Oakland, California 94618-1324
800-227-4527



May 30, 2008

Kevin A. Schunke
Medical Board of California
2005 Evergreen Street
Suite 1200
Sacramento, CA 95815

1888 Century Park East
Suite 800
Los Angeles, California
90067-1712

310/551-5900
800/962-5549

www.scpie.com

Re: Wellness Committee
Correspondence of May 13, 2008

Dear Mr. Schunke:

This is in response to the Wellness Committee correspondence of May 13, 2008 addressed to Donald J. Zuk, President and Chief Executive Officer of The SCPIE Companies. Mr. Zuk has asked that I respond on his behalf.

While we commend the Committee's attention to the important issue of physician wellness, it would be inappropriate at this time for SCPIE to comment on premium rebates or credits related to wellness learning activities. SCPIE is in the final stages of being acquired by The Doctors Company. Since The Doctors Company will be the controlling entity upon completion of the acquisition, they will be setting underwriting and pricing standards.

Thank you for your understanding in this matter and good luck with the Committee's efforts promoting physician wellness.

Sincerely,

Ronald L. Goldberg
Senior Vice President
Underwriting and Marketing

cc: Donald J. Zuk



Richard E. Anderson, MD
Chairman of the Board
Chief Executive Officer

June 17, 2008

Kevin A. Schunke, Manager
Wellness Committee
Medical Board of California
2005 Evergreen Street, Suite 1200
Sacramento, CA 95815

Dear Mr. Schunke:

I recently received a letter from Shelton Duruisse, PhD., and Laurie Gregg, M.D., regarding continuing medical education (CME) on the topic of physician wellness.

As you are probably aware, The Doctors Company is owned by its policyholders. Any financial commitments we make must be cost-effective and beneficial to our insureds. We offer a number of CME courses to our insured physicians, particularly in the area of patient safety. These courses are expensive and time-consuming to develop, but are widely used by our physicians, making the benefits well worth the investment required.

In order for a CME course on wellness to be cost-effective, it would have to attract a substantial number of enrollees. If completion of a wellness unit were mandatory, The Doctors Company would certainly investigate development of a course that satisfies requirements for physician licensure. An optional wellness CME offering would likely be underutilized. The Doctors Company would be extremely reluctant to commit policyholder resources to the development of such a course unless it were mandatory for physicians.

Premium rebates for completion of physician wellness CME credits would be premature until data is available that demonstrates a relationship between completion of these credits and a reduction in claims costs. The letter I received mentioned the possibility of a legislative change providing for a reduction in licensing fees for licensees completing a wellness course. This sounds to me like a more promising, less speculative course for the committee to follow.

Sincerely,

Richard E. Anderson, M.D.