

PROASSURANCE
Treated Fairly

provisions

*'Tis the Season of
Gratitude*



Charitable giving
in the U.S. grew

7.5%

on a year-over-year
basis in Q1 2020.

The Fundraising Effectiveness Project

“At the end of the day it’s not about what you have or even what you’ve accomplished...it’s about who you’ve lifted up, who you’ve made better. It’s about what you’ve given back.”

Denzel Washington

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A Word from the CMO

Celebrating the Season of Giving

There is much to reflect on as we come to the end of the year. Many of us are already in the throws of polishing business plans and setting sales goals for 2021. And certainly there is still more work to be done to close out 2020.

In spite of the hustle the work day brings, it is always nice to take some time through the holiday season to count our blessings. We do have much to be thankful for. In a year that was so focused on healthcare, one thing we can all appreciate is that we were in a position to provide support.

We have some very charitably-minded people in our industry, and it’s always inspiring to see the myriad of ways they find to support and give back to their communities.

During this, the “season of giving,” we like to use this as the opportunity to highlight some of the causes you hold near and dear—offering some inspiration and additional options for those hoping to expand your own charitable giving or community outreach.

Please join me in saying thank you to all of those lending a helping hand in their communities.

I wish you all a happy and healthy holiday season.

Cheers to the year ahead.



Jeff Bowlby
Chief Marketing Officer

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HealthSure Insurance Services

PROASSURANCE'S 2020 PHILANTHROPIC AWARD WINNER

Ronald McDonald House Charities

HealthSure began working closely with the Ronald McDonald House Charities (RMHC) branch at Dell Children's Hospital in Austin approximately eight years ago at the suggestion of Jennifer Fudge, Vice President of Operations.

"This one has always been close to my heart. My grandfather was a physician, so I grew up volunteering at RMHC with my grandmother. When I joined HealthSure and saw how community-centric they are—especially in the healthcare arena—it was a great fit to introduce the charity," Jennifer shared.

About RMHC

Ronald McDonald House facilities are set up near larger, established children's hospitals. One of the things families grapple with when a child is in the hospital for any length of time is being able to stay close to the hospital. This leaves family members running back and forth, and often without a convenient place to remove themselves from the stressful environment to re-center. RMHC locations focus on providing a place to stay with a homey, family-centric atmosphere.

RMHC also provides family rooms inside children's hospitals so family members can go somewhere comfortable when they need to leave their child's room. If the child in treatment is able to leave their bed, the family room provides a more comfortable atmosphere for visiting with loved ones. RMHC also provides a Happy Wheels cart—

filled with toys, magazines, crayons, and other fun activities. All items are provided via donation and are free for children to take and enjoy.

Another essential component of the charity is providing grieving services. Unfortunately, not all children receiving treatment at a children's hospital make it home. Those coping with the loss of a child are offered therapy services, and may be connected with families experiencing a similar loss—allowing them to lean on each other as they process their grief. Dell Children's Hospital also has a garden sanctuary for grieving families.

HealthSure's contributions

In addition to regular monetary giving, the HealthSure team has often provided meals for the Ronald McDonald House. They bring all the necessary supplies, cook, and set up a lunch buffet. The team is sure to leave before lunch is served to respect the privacy of the RMHC guests.



"Once a year, we hold one of our all-team meetings at the Ronald McDonald House conference room. After one of our meetings, we went down to prepare the lunch, then took a tour of the hospital. We saw the garden, the therapy rooms, and some of the patient rooms," Jennifer shared. "It's amazing. This group is doing such incredible work to support these families during an unimaginably difficult time."

How you can get involved

Ronald McDonald House asks families staying at their facilities to contribute a small daily fee. However, there are no penalties for those unable to make a payment. This makes donations essential to providing ongoing services. Supplies for each location, or the Happy Wheels cart, are also gratefully accepted.

There are 685 core Ronald McDonald House programs worldwide. Volunteer opportunities are available, unique to each location. Donate, or learn more about the RMH locations near you, at the [Ronald McDonald House website](#).

HealthSure was named ProAssurance's Philanthropic Award winner as part of the annual Leadership Circle awards. The award reflects HealthSure's dedication to the community in which they live and work. Read on to learn more about some of the causes the agency supports.

Community First Village

A program close to Brant Couch's heart (HealthSure's CEO) is the Community First Village. Community First is a 51-acre master planned community developed by Mobile Loaves & Fishes. The goal of the village is to provide affordable, permanent housing and a supportive community to assist those facing chronic homelessness.

The Village is populated with neighborhoods of "tiny homes" where residents live. Those living in the community also work on the grounds doing community upkeep, manning the forge, making jewelry, farming, and more.

The site also contains a health resource center, walking trails, a cinema, laundry and shower facilities—with even more planned as they expand.

HealthSure's contributions

In addition to monetary donations, the HealthSure team has visited the Village to assist with a variety of ongoing projects. Like their visits to Ronald McDonald House, they will start the day with meetings on-site, then jump into the work which needs to be done. The group has helped in the garden, weeded the grounds, helped to build an archway, dug trenches, and more as needed.

How you can get involved

Mobile Loaves & Fishes hosts a variety of initiatives aimed at assisting the homeless throughout Central Texas. Learn more, volunteer, or donate on the [charity's website](#).

"If you go to the hospital and you have something done you need time to recover.

If you're homeless, where are you going to recover?"



Additional charitable initiatives

Outside of their larger projects, HealthSure does additional, smaller charitable initiatives. They can often be found collecting cans, filling backpacks with school supplies, donating items to ride in police cars to comfort children, and whatever else crosses their desks.

As Brant says, "It's our goal as a company to not only make a profit but to also make a difference." Thank you, HealthSure, for all that you do to support your local community!

Thank you, HealthSure, for all that you do to support your local community!

Giving Back to Healthcare Workers

COVID-19 stress relief

While employees in many professions report burnout, physicians appear uniquely susceptible and the consequences can be detrimental. Physicians are 15 times more likely to suffer burnout than other professions, and statistics indicate that at any given time nearly a third of physicians are experiencing its symptoms.¹ Throughout the course of a career, nearly half of physicians are likely to suffer from burnout, and depending on specialty, burnout can affect 30 to 65 percent of physicians.

The COVID-19 pandemic is a traumatic event for many, particularly those in the caring professions. Experts are predicting a significant “second curve”² of mental health problems among both healthcare workers and the public related to prolonged social isolation, loss of economic opportunity, grief from losing loved ones, among other causes. A significant proportion of clinicians providing direct care to COVID-19 patients experiencing extraordinarily high rates of depression, anxiety, insomnia, and distress.^{3,4}

Supporting organizations giving back

Now more than ever, it’s important for those working alongside the healthcare industry to support physicians, nurses, and care team members. The following lists provide practical strategies or charitable solutions to support physicians and care teams during COVID-19.

Meals

- [SweetGreen will deliver free salads and bowls](#) to hospitals in the cities they serve: DC, Philadelphia, Boston, New York City, San Francisco, Los Angeles, Chicago and Houston. To request free salads, please [visit their site to order](#).
- Medical students in multiple states have volunteered to deliver supplies/meals and run errands on behalf of individuals in quarantine.
- Delivery from favorite local restaurants is always appreciated.

Be sure to ask what would be helpful—many workplaces can’t accept donations of masks or equipment from outside. When ordering food, consider common dietary restrictions (vegan/vegetarian, gluten free, kosher/Halal, and lactose intolerance). Cold food like sandwiches or salads may keep better than deliveries of hot food.⁵

Childcare and pet care

• Medical students in [Minnesota, St. Louis \(Washington University in St. Louis\)](#), and [Chicago \(Northwestern University\)](#) are offering childcare and pet care services for physicians and care teams. Students have reported that the need is overwhelming, with some systems reporting more than 100 families signed up for childcare or pet care services.

• Several organizations have partnered with their local YMCA to provide additional childcare for their healthcare workers.⁶

Show them you care

- *Tell them how much you appreciate them.* Being a healthcare worker can be a thankless job. Express your gratitude regularly by thanking the healthcare worker in your life.
- *Follow CDC guidelines.* Not only are healthcare workers at increased risk for getting COVID-19, it will strain the health system if they do get it. Wear masks, practice social distancing, and quarantine yourself when needed according to CDC guidelines.
- *Give them a gift.* There are many [love languages](#), and some people feel the most love when they receive a gift. Think of something that your healthcare worker really likes and surprise them with a gift.

Confidential support from ProAssurance

ProAssurance and Winning Focus, Inc.™ are offering coaching support for COVID-19-related stress to ProAssurance-insured physicians.

This confidential and non-reportable professional program is available to insureds at no additional cost during the pandemic. The COVID-19 Stress Support program builds on the strengths of the Winning Focus coaching program for physicians experiencing litigation stress—a service ProAssurance provides its insureds. Winning Focus created the new program in response to the current pandemic crisis.

What physicians can expect

The process begins with the physician initiating contact by phone or email directly with Winning Focus President, Gail Fiore, MA, MSW. Upon hearing the physician’s concerns, Ms. Fiore recommends two or three highly experienced, doctoral level coaches who specialize in physician stress reduction and resilience. Ms. Fiore says, “I match up the physician’s needs with the coach’s areas of focus, taking into account the physician’s personality, values, and circumstantial preferences. Then, the physician chooses their coach.”

Physician-focused coaching sessions

Ms. Fiore says, “This is highly skilled coaching, not psychotherapy. In coaching, the physician and the coach are peers. Their goal is to master the situation. Winning Focus coaches use highly effective, proprietary techniques and insights to diminish and even resolve anxiety and other concerns. Physicians can then apply these practical techniques and realizations throughout their lives, and may share them with patients and loved ones.” Confidentiality The COVID-19 Stress Coaching program guards confidentiality. “No one has access to information the physician shares with their coach,” Ms. Fiore emphasizes. Chief Medical Officer Hayes Whiteside, MD is Winning Focus’ only contact within ProAssurance.

Watching for burnout in your clients

ProAssurance agents are on the front lines with our physician clients. Your long-term relationships with your clients can help you pick up on personality and attitude shifts that may signal that a physician is burned out.

A common face of anxiety is anger.

- Irritability
- Difficult to deal with
- Unreasonable or demanding

Signs of depression may also be common.

- Talking about doing something drastic/dangerous
- Feeling hopeless or helpless
- Talking about leaving medicine
- Pessimistic
- Feeling isolated
- Avoidant or withdrawing from family/friends/peers
- Sleeping too much or not enough
- Difficulty making decisions
- Compulsive or insistent things be done a particular way
- Impulsiveness

There is no such thing as a joke about ending it all, taking someone out, or other drastic behavior. No one likes to be told they need help, but if you notice warning signs in your client, encourage them to look into the resources available for them.



Learn more about ProAssurance’s work with Winning Focus at ProAssurance’s COVID-19 Information Center. This includes information about how to refer your clients to the program.

Sources

1. <https://health.usnews.com/health-news/patient-advice/articles/2016-04-12/doctor-burnout-stress-and-depression-not-an-easy-fix>
2. <https://www.sciencemag.org/news/2020/04/health-care-workers-seek-flatten-covid-19-s-second-curve-their-rising-mental-anguish>
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4. <https://www.fiercehealthcare.com/hospitals-health-systems/industry-voices-3-actions-to-support-healthcare-workers-well-being-during>
5. <https://www.mhanational.org/blog/10-ways-support-healthcare-worker-your-life-0>
6. <https://www.ama-assn.org/delivering-care/public-health/caring-our-caregivers-during-covid-19>

THE HOMEPAGE

Giving Back and the K-Shaped Recovery

girls
inc.

of Central Alabama

Since 2016, I've been on the board of a local not-for-profit, the Central Alabama chapter of Girls Inc.

Girls Inc. is a national organization with a simple and compelling mission; we inspire all girls to be strong, smart, and bold. At the local level, that plays out two ways:

1. We run a community center after school and all-day camps during the summer.
2. For girls that can't get to our center, we operate girls clubs at the schools themselves.

I have no illusions about why I was initially recruited. Charities' need board members who are high up enough in big local companies to shake loose a check for the annual fundraiser. That said, it didn't take long for me to come to admire the organization, the dedicated staff, the kids we serve, and their families. And I'm worried about them.

The mission to inspire all girls to be strong, smart, and bold is great. But what I love about this organization is simply that it's a refuge from the time school lets out until mom gets off of work. Many of the kids are from economically depressed neighborhoods where there may not be responsible adult supervision and health/safety are not a given. Girl's Inc. is a United Way agency and roughly half of their annual budget comes from the United Way. As a board member, it's scary to have half your eggs in one basket and the events of 2020 made that so much worse. When people are struggling financially, charitable giving goes down. Projections are that United Way agency allocations will be down considerably, which means organizations like Girls Inc. are likely to be facing tough decisions about operational cuts which then will impact the kids.

An uneven impact

Those of us who follow financial news are now used to hearing about the 2020 "K-shaped" economic recovery. In the K, we all crashed together, but the recovery is split into two or more groups—some of which may yet have further to fall.

The Dapkus family is doing fine, but the kids in my program are the ones whose families are disproportionately impacted by the global health pandemic. I know some of these families, and I've seen how the deck was already stacked against them before the pandemic. These families, unlike mine, are more likely to have jobs that can't be done from home—assuming they even still have a job. These families are more likely to have some underlying condition like diabetes or heart disease that would make contracting COVID-19 at the job they can't do from home a much more serious health matter. These families are more likely to live in multigenerational households where an asymptomatic carrier can infect a grandmother; and that grandmother might be the household's primary caregiver.

From access to the internet, to food security, to housing stability, to career mobility, and on down the line the deck is stacked against families on the bottom kick of the K. This means there is a greater need for charitable organizations to stabilize our communities.

Steps you can take

Would you please join me in considering two simple giving back resolutions for 2021:

1. You are all almost certainly already donating some time or money to some organizations. Change the way you give from reactive/ad hoc, to planned/regular. Even if the total annual amount is not the same, a reliable donation that comes through money gives organizations more peace of mind and room to plan—limiting the anxiety of scrambling to meet a #GivingTuesday goal.
2. Learn more about wherever your money is going by visiting that organization. This is an easy resolution to make now because you can put it off until the after-COVID times! Better if that time is a volunteer slot. When you give time volunteering out in communities that are unlike your own, you have a better understanding of how great the need is and it makes easier to donate with the bucks (or the time for that matter).

I hope your family stays healthy down the homestretch and that your holidays are merry and bright. Thank you for everything you do to merry and brighten lives in your communities.

See you in 2021.



Steve Dapkus, Vice President, Marketing

Please note: The Homepage is not an advice column. The purpose of The Homepage is marketing, communications, and business operations insights in the digital age.



MEDICAL
PROFESSIONAL
LIABILITY

Market Dynamics Industry Articles

As part of our efforts to monitor ongoing market conditions during the pandemic, we have curated the following recent industry articles.

1. **The Leapfrog Group announces 2020 top hospitals and pandemic heroes of the year awards**—Top hospital awards are given to less than five percent of all eligible facilities nationwide. (PR Newswire)
2. **CMS issues final 2021 physician fee schedule**—According to CMS, the lower conversion factor in 2021 is the result of a budget neutrality adjustment, as required by law. (Medical Economics)
3. **Physician productivity data 2020**—Overall, the number of patients seen per week is down, with administrative tasks taking up a majority of non-patient facing office time. (Medical Economics)
4. **CMS looks to permanently expand telehealth services**—The administration included several additional telehealth services to category one as part of the final fee schedule rollout for 2021. (Fierce Healthcare)

THE LIGHTER SIDE

Industry Articles

We have gathered the following articles to give you insight on charity ideas, holiday celebrations, and how others in our industry are giving back.

FUNDRAISING INSPIRATION

1. **How charities are safely fundraising during COVID-19**—Virtual events and uniting your community toward a cause are key at a time when, overall, fundraisers are seeing lower participation. (Little Pink Book)
2. **Fundraising in the age of COVID-19**—This blog offers a list of virtual event ideas to provide a breath of fresh air for your next virtual event. (The Good Exchange blog)
3. **Charities are getting creative during COVID-19. The unexpected ways some are staying afloat**—Many charities are struggling due to the lack of in-person events, but creative teams are finding ways to keep their causes top-of-mind with donors. (Los Angeles Times)

IDEAS FOR GIVING BACK

1. **10 ways to support the healthcare worker in your life**—Showing your appreciation while following safety guidelines shows healthcare workers that you care, and are listening. (Mental Health America)
2. **Caring for our caregivers during COVID-19**—Assessing healthcare providers' stress levels and offering resources can help shift the burden for those that are overworked. (American Medical Association)
3. **Industry voices—three actions to support healthcare workers' well-being during COVID-19**—Providing support for mental health as the increased workload associated with the pandemic rages on will be key to stemming depression and anxiety. (Fierce Healthcare)

OTHERS GIVING BACK

1. **Delta Dental donates to support an additional 1.2 million meals in LA county**—The \$300,000 donation will go directly to communities most affected by COVID-19. (Cison)
2. **Santa makes a virtual hospital visit to kids at St. Louis Children's Hospital**—The hospital kicked off the festive season with a variety of activities, including a light display and a virtual visit from the North Pole using VGo robot. (KSDK Channel 5)
3. **Kids can still get a picture with Santa this year. Here's how**—There's still time to connect the kids in your life with the jolly old elf. (USA Today)

REMINDER: OBRA COVERAGE PERIOD CHANGES

We have started the filing process, effective January 1, 2021, to revise the ob-gyn RPG endorsement, which provides expanded coverage for members of the Ob-Gyn Risk Alliance® (OBRA) program. This endorsement provides insureds a longer time to report certain professional incidents, and a second set of limits when a child's injuries are alleged separately and independently from their mother.

This revised endorsement includes a schedule that lists the OBRA coverage period for each member. The benefits provided by this endorsement will apply only to professional incidents that occur during the insured's coverage period.

This change will have no effect on current OBRA members. If your client was an OBRA member at the time this change went into effect, their OBRA coverage period will begin on the retroactive date. They will continue to have the same coverage under this endorsement they had before. This revision will affect only insureds who become OBRA members in the future.

If you have any questions, please contact Tammy Sternberg, Director of Underwriting, at 800-282-6242, extension 4745, or your market manager.

Eric Springall to Retire

As a unique industry leader, USI has a large presence of about 200 offices across the country and more than 7,500 employees. We sat down with Eric Springall, SVP Operations at USI, to learn more about his 40-year career in the insurance industry.

What were your early years like?

I worked construction for a while after I graduated from high school. In 1979, I changed careers from working in a deli market and went to work for Beneficial Life Insurance, which is where I met Robert Orgill. We both started in the insurance industry together. After about a year, I went to work for the Doctors Life Insurance Company. In 1989, I became a managing partner at Orgill, Singer, & Associates and developed a large medical professional liability insurance clientele.

What attracted you to the professional liability insurance industry?

Everybody needs life insurance, but it's not considered a necessity a lot of times. Medical liability insurance is a necessity. When I first started in the industry, hospitals didn't require doctors to show proof of insurance. All of that changed in the 80s and early 90s—hospitals began to establish minimum limits. The medical liability insurance industry is particularly appealing to me because I'm working with professionals who sacrificed a lot to get to where they are.

Is there a career highlight that makes you most proud?

Yes: the organization that we built. During the medical crisis, I was very proud of what we were able to do. We built a strong organization that was able to survive the economic crash in 2008. As owners, we took the financial hit in 2009, and we made sure to shield our valued employees. We've always done our best to do right by our employees.

What's your leadership philosophy?

My philosophy is to never forget the foundation and those who helped you get to where you are. And to be loyal even if it's not returned. Loyalty, treating people fairly, and being an honest leader are my philosophies.

What characteristics does someone need to have to be successful on your team?

Successful employees need the tools and experience (the basics) to be there. Next is finding out who the person is, where they want to go, and how they fit with the group.

Our agency was recognized for giving individuals a start. The Account Executive that's worked mostly with me for 20 years started at my agency as a runner. We have people that come to us with a multitude of experience; we've also brought in people with no experience at all and they've flourished.

Any words of wisdom that you'd like to share with the folks at ProAssurance?

Hold on to your core. As tough times happen, do your best to hold on to who you are. Continue to support your distribution, and you'll be fine.

“I'm leaving with a feeling of gratitude and appreciation to everyone who's been a part of my 40-year journey in insurance.”

Eric Springall
SVP Operations
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To subscribe or see previous issues,
visit ProAssurance.com/ProVisions.

Find answers to medical liability concerns related to vaccine administration

As new COVID-19 vaccines are granted for Emergency Use Authorization and healthcare providers begin to administer & distribute them, find answers to common medical liability questions on our frequently-updated Q&A page: ProAssurance.com/COVID-19-Vaccination/.

If you have feedback on the page, such as additional information you'd like to see or items needing further clarification, let us know by [completing this short survey](#).

