

PHARMACY

Risk Management

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Technology: Friend AND Foe

There has been a lot of emphasis recently on pharmacy dispensing errors and how to prevent them. Many solutions focus on the expanded use of technology; bar codes, scanners, automated counters, and computers in general. While the use of these items has increased in recent years, the rate of mistakes does not seem to be decreasing.

The Pharmacists Mutual Claim Study shows that almost 50% of the claims reported during the last 10 years were the result of the patient receiving the wrong medication. The yearly percentage during that period fluctuates between 42% and almost 61%. Assuming that the use of technology has steadily increased since 1989, the percentage of claims reported due to wrong medication does not show a corresponding decrease.

One possible explanation is that technology has replaced the errors it is meant to eliminate with others. While the use of bar codes and scanners can decrease the chance that the wrong stock bottle is pulled from the shelf, computer entry methods can increase the risk that the wrong drug name is entered in the computer. The use of menu lists and quick codes can cause the wrong product to be selected. For example, the quick code *Ser100* could represent Serzone 100mg or Serentil 100mg. The unwary pharmacist or technician may enter the code expecting to generate a label for one drug and receive a label for a completely different product. Software which gives a menu of items upon entry of the first four letters of the drug name could result in the wrong item being selected because of the difficulty in selecting the desired drug and strength in a long list of possible choices. To combat this, the filling and checking of all new prescriptions should be done using the original prescription, **not** the computer generated label.

The importance of getting the prescription

entered correctly the first time is more important now than ever. Original prescriptions are no longer pulled and reviewed before recording refills on them. This is now done electronically. In the past, initial errors had the chance of being caught and corrected upon refilling. Pharmacists Mutual has claims on file in which the patient receives the wrong drug refill after refill because this built-in double check no longer occurs. Technology compounds the simple mistake; one month of the wrong medication becomes six months or a year.

Automated counters and automated dispensing systems relieve much of the tedium of counting tablets and capsules. Over time, there is a natural human tendency to rely on technology and trust that the system is infallible. However, any system which involves humans is not infallible. When automated dispensers are misfilled, instead of one misfilled prescription, there are many misfilled prescriptions. For example, in a hospital setting, a filling mistake could result in every patient supposed to be taking Drug X on the ward receiving Drug Y. Remember the adage, "Garbage in, garbage out." Computer systems are only as reliable as the data entered by its human operators.

Does this mean we should exclude technology as a solution to dispensing errors? No. Used wisely and with the awareness that every output is not necessarily correct, technology can greatly reduce the chance of error.

Consider the impact diligent people can have on dispensing errors. Assume the technician entering prescriptions into the computer and filling the prescriptions makes one mistake in every 100 prescriptions. Also, assume the pharmacist performing his/her final check makes one mistake in every 100 prescriptions. Statistically, the chances of both people making a mistake on the same prescription is the product

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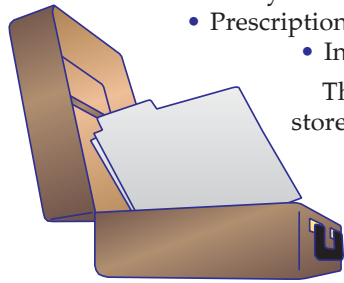
**Don McGuire,
R.Ph., J.D.**

Applying business contingency planning practices to your personal situation could help you and your family recover from a disaster quickly. Fires, tornadoes, hurricanes, and floods can devastate your life with little or no warning. Planning the recovery process before a disaster strikes will give you a head start on getting back to normal.

One small part of that process is critical records duplication. You may not realize how many papers, credit cards, account numbers, etc. you maintain. Imagine what it would be like to be without just the contents of your wallet. A middle of the night fire or tornado has put many people in that very sticky situation, no credit cards, no cash, no identification. In the case of forced evacuation, you might even need documentation to gain reentry to your own neighborhood.

This is a list of what documents you should duplicate or photocopy and keep in a remote location such as a bank lock box, your office, or an out of town relative's home.

- List of credit cards and customer service phone numbers
- Extra key to bank lock box (obviously not in the box itself)
- Prescription information
- Insurance policies—homeowners, auto, business
- Drivers' licenses
- Vehicle registrations
- Medical insurance cards
- Address books



The following list consists of other records you may not need immediately, but which should be stored in a secure, remote location.

- Deeds
- Titles
- Birth and marriage certificates
- Prior years tax returns
- Stock and bond certificates
- Immunization and medical records
- Household inventory list
- Appraisals
- Real estate abstract
- Professional licenses and certifications

Of course, such records must be updated and maintained periodically. However, if done, and done right, recordkeeping like this will enhance your efforts in recovering from a disaster, personally and professionally.

OSHA publishes Ergonomic Standard! OSHA proposes sweeping Workplace Safety changes! OSHA issues advisory making home offices subject to OSHA inspection!

Maybe we can help you make sense of all these announcements coming from an agency which has, heretofore, been sort of an afterthought to most of the retail sector. First, the good news: publication of the Ergo Standard is but one more in a long line of steps in the approval process. Hearings and Congressional approval (certainly not a sure thing) must follow before implementation. The workplace safety/reporting of injuries initiative is just a proposal at this point. The advisory on home offices has already been withdrawn.

Now for the bad news: the Ergonomics Standard, in its present form, would greatly expand the scope of OSHA's reach. One "OSHA recordable" musculoskeletal disorder (MSD) would make any sized, any SIC classified business subject to the regulations set forth in the Standard. That would include fixing the cause of the problem and instituting an Ergonomics Program to prevent recurrences or new injuries. This would be a decidedly different posture than the "hands off the retail trade" mindset which now exists. The Workplace Safety initiative would more or less mirror the Ergo Standard's reporting requirement changes and mandate safety programs for many more businesses than are presently required to have them.

It is important to emphasize that none of this has become law yet. The OSHA PR department and the national media keep churning out these press releases but nothing has been enacted. That is not to say that some of the ideas put forth are not good ones. Many would be worthwhile. However, the **present system has reduced MSDs and other reportable injuries** and illnesses significantly over the last few years. That is the point the National Chambers of Commerce, the National Manufacturers Association and the insurance industry are attempting to present to the agency and the general public. The contention is that the sweeping changes proposed are unnecessary, would play havoc with the "exclusive remedy" principle of workers compensation insurance, and would be prohibitively expensive to the business sector. The hearings continue. Stay tuned!

DOs AND DON'Ts OF BOATING SAFETY

- **Do** wear life jackets. They float. You don't.
- **Do** know the water and environment where you're boating.
- **Do** keep a good watch while moving.
- **Do** shut down engines when swimmers are in the water near your boat.
- **Do** observe the nautical rules of the road.
- **Do** keep a balanced load and a trim boat.
- **Do** check the weather before going out.
- **Don't** overload your boat.
- **Don't** sit on the gunwale, bow or anyplace not designed for seating.
- **Don't** stand in a small boat.
- **Don't** drink and boat.
- **Don't** lose your temper. You're bound to see some stupid things from others.



S-T-R-E-T-C-H-I-N-G your health care dollars

If you're like most small business owners, your **health care costs are hard to manage**. Perhaps it's time to consider a Medical Savings Account (MSA). MSAs are available to self-employed individuals and employers with 2-50 employees. MSAs are personal accounts set up to reduce your health care costs and to help you save tax dollars to pay for future health care expenses. MSAs are available in conjunction with a high deductible health insurance plan. In many cases, the premium and tax savings from purchasing a high deductible MSA health plan instead of



a more expensive, low deductible plan will substantially fund an MSA. **MSA funds may be used for qualified, unreimbursed medical expenses or funds may accumulate**, earning tax deferred interest on the growth to supplement retirement. There is no FICA tax due on employer contributions. For more information regarding these plans, other employee benefits, and/or retirement plans, call your local Pharmacists Mutual representative today, call our Life and Health Department direct at 800-247-5930 extension 706, or e-mail Nancy Thomas, Group Benefits Specialist, at Nancy_Thomas@phmic.com.

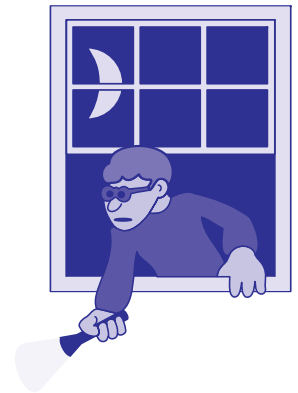
Small to mid-sized businesses are most vulnerable to fraud! They have fewer security checks and balances, and they're generally more trusting of those who have access to assets.

The four assets most often defrauded are **money, company property, time, and company secrets**. Money is stolen through check forgery, theft of cash, or purchasing fraud, and results from inadequate checks and balances of systems and lack of security. Company property is taken from inventories of goods for sale or company supplies, resulting from lax inventory controls or inadequate security. Time is lost to workers wasting time on the job and to fraudulent workers' compensation claims. These losses can usually be attributed to management attitudes and/or either lack of, or lack of adherence to, employment policies and procedures. Theft of trade secrets or customer lists happens to those who fail to maintain computer security or don't enforce policies and procedures which make it clear that confidential information is just that, confidential and proprietary.

For assistance in **identifying fraud exposures or locating competent fraud investigators**, contact the Pharmacists Mutual Risk Management Department at 800-247-5930 extension 229.

10 proactive ways to make your home less attractive to burglars:

1. Think like a burglar – look at your property from outside, are there opportunities for entry?
2. Landscape for security – don't plant brushy shrubs close to your house, solid fences allow thieves to work undetected, trim tree branches up 6' from the ground, trim shrubs at 3' height.
3. Add outdoor lighting – light all entrances, photoelectric or motion sensing switches are sensible options. Incandescent bulbs are OK, sodium or mercury vapor are brighter and more economical.
4. Install solid doors – replace hollow core doors, consider replacing doors with large glass openings.
5. Install deadbolt locks – single cylinder for solid doors, double cylinder for doors with glass.
6. Secure your windows – window locks, window pinning (insert a pin or nail above the sash to prevent opening), install wooden or metal bar track fillers for sliders.
7. Consider burglar alarms – especially in remote locations or if you spend long periods away, localized alarms or monitored at a central station, there are many options, BUT alarms are no substitute for hard security.
8. Burglar-proof possessions – engrave Operation ID number (available through your law enforcement agency) on valuables, or mark with your Social Security number.
9. Change habits – lock up every night, supervise repair persons, install timers and use them when absent, change your answering machine message if it implies a long absence.
10. Organize – neighborhood, building, condo association watches; ask law enforcement for added surveillance if suspicions have been aroused or you are going to be absent.



Additional information is available from Pharmacists Mutual's Risk Management Department at 800-247-5930 extension 229, the National Crime Prevention Council at www.weprevent.org, or the Burglary Prevention Council, 221 N LaSalle St, Suite 3500, Chicago, IL 60601-1520.

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Technology: continued from front

of their chances of making the mistake independently. Instead of one mistake in every 100 prescriptions, the double check reduces this to one mistake in every 10,000 prescriptions.

The value of the double check is unmistakable. Why isn't it more effective in practice? As described earlier, there is a tendency to be lulled into complacency by "infallible" technology. This can also occur when the second checker relies too heavily on the accuracy of the first checker. The pharmacist who knows that the technician he/she is working with is very careful and accurate, may not check their work with a discerning eye. The pharmacist should always be cognizant that a mistake can happen at any time whether through human

means or electronic means.

The increased use of technology has freed the pharmacist from the technical tasks of filling prescriptions and provides the pharmacist with more information about patients and their medications than at any time in the past. However, this friend also has the ability to seize upon a small mistake and turn it into a much larger problem.

Technology can never replace a conscientious pharmacist using his/her best professional judgment. Only by working with technology can maximum benefits for your patients be achieved. Technology is the servant of the pharmacist, not the other way around.

Do you have any questions or requests concerning

✓ **The contents of this newsletter?**

✓ **Safety Consultation Services?**

Call 800-247-5930 ext. 229

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