



RHARMACY

Risk Management in

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Worth a Second Look

by Jennifer M. Goings, Pharm D. Candidate, Class of 2008, Univ. of Iowa, College of Pharmacy

Medication errors inevitably find their way into pharmacies on a daily basis. While the majority of these are caught, some are not. **Preventing these errors from leaving the pharmacy is a top priority** for supervisors and staff alike as they assess current quality control programs. Understanding where errors occur and how pharmacists can intervene in this process is vital.

Errors can occur at each stage of the prescription process: entry, filling, verification, and point of delivery. Point of delivery is one aspect that deserves additional attention, as this is the last opportunity for an error to be caught and prevented from leaving the pharmacy. Some medication errors have been classified in order to be used as a tool to identify the types of errors that transpire throughout the prescription process. The 2007 Pharmacists Mutual Claims Study found that 50% of claims involved the patient receiving the wrong drug, a category which included the delivery of a medication to an unintended party.

Several types of delivery errors exist: multiple patients' prescriptions may be bagged up together or a patient may leave with another's prescription. Retrieving

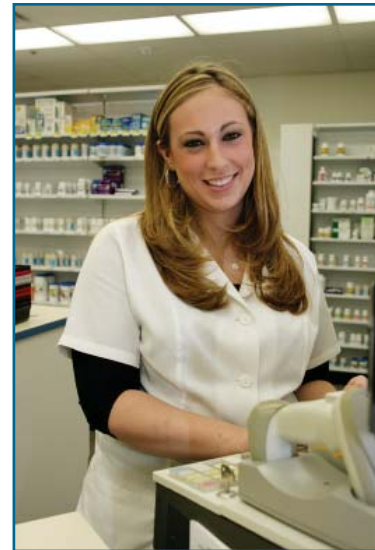
items from the refrigerator yields yet another opportunity to erroneously dispense medication—grabbing the incorrect insulin, drop, or suspension is easy to do if the pharmacy staff member fails to double check the product and patient name with the cash register receipt.

There are **several easy steps that can be implemented into training to avoid these errors at delivery**. Train all staff members to ask, "I have 4 prescriptions for you today, is that what you were expecting?" If there is a discrepancy between what is ready for the patient and what is expected, read the names of the prepared prescriptions to them. While the staff member is ringing up the receipts, they should also be checking to make sure each receipt bears the same name and address—this offers another opportunity to catch errors before they reach the patient. This time can also be utilized to inform the patient of changes in drug manufacturer so they are aware of differences in size, shape, or color of their medication to avoid confusion later. Use of a basket system also decreases the chance that patients' will end up mistakenly grouped together as the pharmacist bags up the prescriptions. If delivery still occurs to the wrong

patient, request that the prescription be brought directly back to the pharmacy or offer to send someone out to retrieve the prescription immediately. Apologize to the

patient for the inconvenience and thank them for their help and understanding. Finally, follow up with the other patient involved in the mix-up to ensure they received the correct medication if it has already been picked up.

The point of delivery grants a valuable last chance to the pharmacy staff to prevent errors from leaving the pharmacy. These quick and simple extra steps may help to prevent a seemingly innocent error from becoming a serious medical emergency. 📄



Tamper-resistant Prescription Pads Required Soon

There is a new CMS (Center for Medicare & Medicaid Services) requirement that all Medicaid prescriptions must be written on tamper-resistant prescription pads. The law was to become effective October 1, 2007, however, congressional action **delayed** the implementation **until April 1, 2008**.

Tamper-resistant prescription pads mean the blanks must meet **at least one of the following requirements**; they contain one or more features designed to prevent unauthorized photocopying of the blank, they contain one or more

features designed to prevent erasure or modification of the information written by the prescriber, or they contain one or more features designed to prevent the use of counterfeit prescription blanks. The law requires that tamper-resistant prescription **pads contain all three requirements by October 1, 2008**. There is no word at the time of printing on whether this deadline has also been extended.

There are exceptions to the law for e-prescriptions that are transmitted to the pharmacy, for prescriptions faxed to the pharmacy or for prescriptions that are

phoned into the pharmacy. If a pharmacy receives a Medicaid prescription that is not compliant, the pharmacy is required to obtain a compliant written prescription, an e-prescription, a faxed prescription or a phoned-in prescription within 72 hours of filling the non-compliant prescription.

It is not known at this time if there will be any further action to expand this requirement to prescriptions other than Medicaid prescriptions.

For updates on the tamper-resistant prescription pad requirement, go to www.cms.hhs.gov. 📄

Afterhours Claims Service

Pharmacists Mutual has an **Afterhours Emergency Claims Service (515-320-1014)** available for our policyholders from 5 p.m. to 7:30 a.m. CST, weekends and holidays. The afterhours service can be a great benefit to our customers in an emergency situation. However, because the service seems to come under more criticism than praise lately ... we thought we would take this opportunity to explain the intent, workflow, abilities, and limitations of the afterhours service and staff.

The intent of the afterhours claims service is to provide our customers with some initial direction and guidance in an emergency situation. Callers will reach the emergency number's voicemail. The afterhours claims specialist must make the determination as to whether this call requires immediate response, or whether a callback first thing the following

... provide our customers with some initial direction and guidance in an emergency situation.

business day is sufficient. That determination is based on a variety of factors, the most important of which is the detailed information left on the voicemail.

Typical "emergency" situations that we deal with on the afterhours line are water damage claims, auto accidents with injury, break-in/theft claims, etc. We have also seen our share of fire losses and tornado losses. In these types of situations, the afterhours specialist will walk the policyholder through the initial phases of the claim, but cannot comment on coverage. During the first phone call, because of the limited access to our computer systems and policy information, it is impossible for us to make an accurate determination as to whether the loss may be covered. **We reserve our rights to make any coverage determinations until we've had an opportunity to investigate the loss in question.**

Generally the direction given to the customer on a property claim situation (water, hail, roof leak, break-in, fire, tornado, etc.) pertains to emergency &/or temporary repair. This could include throwing a tarp over the leaking roof, boarding up the front door of your pharmacy after a break-in, or getting a

water remediation specialist hired to help clean up your flooded basement. The policy contract states that the insured is responsible to take whatever emergency measures &/or temporary repairs are necessary in order to minimize the loss and protect the property from further damage. One helpful hint we usually encourage is to snap some photos of the damage and subsequent repair if your clean-up actions alter the loss scene.

Two Claims Supervisors with 15 years of experience between them currently make up the afterhours phone staff. They are responsible for providing any immediate directions &/or guidance needed in these matters. **After the initial analysis and handling, the afterhours staff then turns the claim over to the appropriate regional claims team to handle the loss to conclusion.**

Hopefully, this short explanation will clear up any misunderstandings you may have or have had about the Pharmacists Mutual Afterhours Claims Service. Comments about the adequacy or inadequacy of the system should be directed to Vic Garman, VP of Claims Administration at 800-247-5930 ext. 7420. 📞

Are You Ready for Winter?

The holidays are just around the corner and many of us are getting ready to jump in our cars and head out to see friends and family. In many parts of the country, this festive time of year also means winter weather. While a White Christmas may bring holiday cheer, it can also wreak havoc on our cars. This holiday season, remember that driving in inclement weather

- be it snow, ice, rain, sleet or all of the above - takes skill, properly maintained vehicles and some extra help from special equipment like snow tires.

If you're already on the road when bad weather hits, there are things you can do to keep yourself, passengers and other drivers safer on the road. Number one, slow down. Taking it slow not only gives you more time to stop, it also improves tire traction. Also, try to avoid abrupt movements when braking, accelerating or turning. If you feel your vehicle start to slide, gently take your foot off the accelerator and try to regain feeling of the road. Do not abruptly press on the brake pedal, or you could lose control of the car. Finally, always use your headlights to help other drivers see you.

In addition to proper maintenance and safe driving habits, outfitting your vehicle with the right tires and knowing how to maintain them for optimum performance is key to safer driving during the winter season. Poor traction in winter weather is frightening and dangerous.

One way to avoid this is by furnishing your vehicle with a set of winter tires. Because high-performance tires built for average-weather driving conditions may not provide optimal traction on an icy road, investing in seasonal tires is your best bet.

If you're wondering whether or not you need winter tires with a four-wheel drive vehicle, the answer is YES! Remember, the only part of your vehicle that touches the ground is the tire. In order to supplement the four-wheel drive feature of your vehicle, equip your car with winter tires to ensure the vehicle has the optimal winter performance it is designed to deliver.

Follow these simple steps and the next time you get behind the wheel during a snow or ice storm, you will be pleasantly surprised by the improved driving control and the added security winter tires and the right maintenance can provide.

Resource: Road and Travel Magazine
<http://www.roadandtravel.com>. 📖

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Retail Theft and Fraud Losses Hit \$41.6 Billion

As retailers continue to invest in new programs and technology to combat crime in their stores, **dollar losses from theft and fraud have reached an all-time high.**

The preliminary results of the latest National Retail Security Survey were released recently at the National Retail Federation's Loss Prevention Conference and EXPO. Dr. Richard Hollinger, a professor at the University of Florida, will release the full survey soon. The survey found that **retail shrinkage averaged 1.61 percent of retail sales** last year, nearly unchanged from 1.60 percent in 2005.

Even though shrinkage as a percentage of sales stayed virtually the same, total retail losses increased last year to \$41.6 billion due to higher retail sales in 2006 compared to 2005. The survey, now in its fifteenth year, is a collaborative effort between NRF and the University of Florida.

"Though total retail losses continue to rise in correlation with industry sales, it is encouraging that shrinkage as a percentage of sales has stayed flat," said Dr. Richard Hollinger, lead author of the report and a criminology professor at the University of Florida. "Retailers seem to be putting a dent in the amount of criminal activity in their stores, though they acknowledge they have a lot of work left to do."

According to the survey, the majority of retail shrinkage last year was due to

employee theft, at \$19.5 billion, which represented almost half of losses (47%). Shoplifting accounted for \$13.3 billion, or about one-third (32%) of losses. Other losses included administrative error (\$5.8 billion and 14% of shrinkage) and vendor fraud (\$1.7 billion and 4% of shrinkage).

The survey suggests that the phenomenon of **organized retail crime** is gaining more awareness within the industry. As retailers' understanding regarding the impact of these crimes continues to grow, roughly half of companies say they are now tracking organized retail crime activity. To combat criminals' brazen actions, retailers have been investing in new technologies to deter, detect and convict criminals. According to the survey, most retailers' loss prevention systems include burglar alarms (95.7%), visible closed circuit televisions (87.1%) and digital video (84.9%). Retailers also conduct check screening (60.4%), use armored cars (69.8%), and operate point of sale data mining software (69.1%), and hidden closed circuit televisions (57.6%).

"Retail theft does not only affect the bottom line," said Joe LaRocca, NRF's Vice President of Loss Prevention. **"When criminals steal from retailers, consumers pay higher prices, the safety of innocent employees can be compromised, and shoppers looking for popular merchandise often cannot find it.** Retailers will continue to invest in new technologies to prevent and prosecute

crimes."

Product categories that experienced the highest degrees of shrinkage include cards, gifts and novelties; specialty accessories; crafts and hobbies; and supermarket and grocery items.

The National Retail Security Survey is an annual survey of loss prevention executives that benchmarks retail shrinkage and operational information about how retailers are combating losses. The study, which surveyed 139 retailers in the first half of 2007 and uses data from 2006, is a partnership between the University of Florida and the National Retail Federation. The survey was underwritten by the ASIS Foundation, ADT and Stored Valued Systems.

The National Retail Federation is the world's largest retail trade association, with membership that comprises all retail formats and channels of distribution including department, specialty, discount, catalog, internet, independent stores, chain restaurants, drug stores and grocery stores as well as the industry's key trading partners of retail goods and services. NRF represents an industry with more than 1.6 million U.S. retail establishments, more than 24 million employees - about one in five American workers - and 2006 sales of \$4.7 trillion. As the industry umbrella group, NRF also represents more than 100 state, national and international retail associations. www.nrf.com. 


Tips You Can Use: Whiplash and Head Restraints

Head and neck injuries (whiplash) that occur in auto accidents can be severe. Some cars provide much better protection than others for the occupants. The Insurance Institute for Highway Safety (IIHS) has conducted numerous safety tests over the years.

The most recent test at IIHS looked at seats and head restraints in 87 different trucks, minivans, and SUVs. Fifty-four of the vehicles tested (62%) provided what IIHS termed as "poor" or "marginal" protection from neck injuries in rear impacts. Twenty-one models earned a "good" rating, and twelve were termed "acceptable."

When a car is struck in the rear, the

seats move the occupants forward. If the head is not properly supported, it will lag behind the rest of the body, causing whiplash. In order to reduce whiplash injury, the head restraint must be located behind the head. If the head restraint is properly located, it will support the head as the body is pushed forward in a rear-end collision.

When insurers assign rates to a car, one of the factors considered is its relative safety. Before buying a new car, consult your insurance agent. He or she will have some good information for you about a vehicle's safety rating and how that safety rating might affect the premium of your insurance policy. 

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Editor: Jack Williams
Assistant Editor: Shelly Brown


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Winter Fire Safety Tips

- Make sure your space heaters have an emergency shut off in case they tip over. **ONLY** use the fuel recommended by the manufacturer. Never refill a space heater while it is operating or still hot. Refuel outside, away from the house.
- Use a glass or metal screen in front of your fireplace to prevent sparks from igniting nearby carpets or furniture.
- Never thaw frozen pipes with a blow torch or other open flame. Use hot water or a UL listed device such as a hand held dryer.
- Make sure wood stoves are properly installed, away from combustible surfaces, have the proper floor support, and adequate ventilation. Never use flammable liquids (such as gasoline) to start or accelerate fire.
- Have your furnace and chimney professionally inspected annually and cleaned if necessary. Chimney tar build-up is a common cause of chimney fires.
- If there is a fire hydrant near your home, keep it clear of snow for easy access.
- Dispose of hot ashes in metal containers placed away from the house.
- Don't use the oven to heat your home. In addition to being a fire hazard, it can be a source of Carbon Monoxide fumes.
- Install a smoke alarm on every level of

your home. Test the batteries every month and change them at least once a year.

Resource: Reading, PA Fire Department Winter Tips - <http://www.reading-pafire.com>. 



Questions or requests concerning

✓ **The contents of this newsletter?**

✓ **Safety Consultation Services?**

call **800-247-5930 ext. 7229**

or e-mail jack.williams@phmic.com

Pharmacists
Mutual Companies

P.O. Box 370
Algona, IA 50511-0370

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