Preventing Medical Mistakes and Member Rights and Responsibilities

Medical mistakes continue to be a significant cause of preventable deaths within the United States. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. Medical mistakes and their consequences also add significantly to the overall cost of health care. Hospitals and health care providers are being held accountable for the quality of care and reduction in medical mistakes by their accrediting bodies. You can also improve the quality and safety of your own health care and that of your family members by learning more about and understanding your risks. Your provider has the responsibility to provide you with complete information concerning your diagnosis, evaluation, treatment, and prognosis; with the assurance that your medical records, your medical history, are kept private, except when permitted by law or with your approval. Additionally, providers should allow your participation in decisions involving your health care. Take these simple steps:

1. **Ask questions if you have doubts or concerns.**

- Ask questions and make sure you understand the answers.
- Choose a doctor with whom you feel comfortable talking.
- Be treated with respect for your privacy and dignity.
- Take a relative or friend with you to help you take notes, ask questions, and understand answers.
- Have any person who has legal responsibility to make medical care decisions for you make use of these rights on your behalf.
- Receive interpretive services, as necessary, when discussing your care or treatment plan.
- Provide complete and accurate information to the best of your ability.
- Inform the provider about any living will, medical power of attorney or other directive that could affect care.
- Treat all health care providers respectfully.
- Follow the treatment plan prescribed by your health care provider.
- Request information regarding malpractice insurance of providers.

2. **Verify Network providers before accessing your care.**

- Visit our Find a Provider Tool at www.fsbphealth.com to look up providers who are in the network or call 202-833-4910 and we will help you find a participating provider near your home or office.
- Provider information can change. Call your doctor before your appointment to confirm network status.
- Change your doctor (primary care or specialists) to another available doctor or one who participates in the Plan's Network at any time.
- If you have an emergency, call 911 immediately and go to the nearest emergency facility when you have a medical condition with acute symptoms. When there is an emergency admission you, your representative, the doctor, or the hospital must call 800-593-2354 within two business days after the day of admission, even if you have been discharged from the hospital.
- If you have a non-life-threatening situation but need immediate medical care, you can receive treatment at an urgent care center or convenient care clinic at a lower cost.

3. **Keep and bring a list of all the medicines you take.**

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines and dosage that you take, including non-prescription (over-the- counter) medicines and nutritional supplements.
- Tell your doctor and pharmacist about any drug, food, and other allergies you have, such as latex.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.
- Understand both the generic and brand names of your medication. This helps ensure you don't receive double dosing from taking both a generic and a brand. It also helps prevent you from taking a medication to which you are allergic.

4. **Get the results of any test or procedure.**

- Ask when and how you will get the results of tests or procedures. Will it be in person, by phone, mail, or through the Provider's portal?

- Don't assume the results are fine if you do not get them when expected. Contact your health care provider and ask for the results.

- Ask what the results mean for your care.

- Be informed if a health care professional plans to use an experimental treatment or procedure in your care. You have the right to refuse to participate in research projects.

5. **Talk to your doctor about which hospital or clinic is best for your health needs.**

- Ask your doctor about which hospital or clinic has the best care and results for your condition if you have more than one hospital or clinic to choose from to get the health care you need.

- Be sure you understand the instructions you get about follow-up care when you leave the hospital or clinic.

6. **Make sure you understand what will happen if you need surgery.**

- Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.

- Ask your doctor, "Who will manage my care when I am in the hospital?"

- Ask your surgeon
  · "Exactly what will you be doing?"
  · "About how long will it take?"
  · "What will happen after surgery?"
  · "How can I expect to feel during recovery?"

- Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reactions to anesthesia, and any medications or nutritional supplements prescribed. .

Patient Safety Links

- www.jointcommission.org/speakup.aspx. The Joint Commission's Speak Up™ patient safety program.

- www.jointcommission.org/topics/patient_safety.aspx. The Joint Commission helps health care organizations to improve the quality and safety of the care they deliver.

- www.ahrq.gov/patients-consumers/. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.

- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.

- www.bemedwise.org. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.

- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.

- www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

Preventable Health Care Acquired Conditions ("Never Events")

When you enter the hospital for treatment of one medical problem, you don't expect to leave with additional injuries, infections, or other serious conditions that occur during the course of your stay. Although some of these complications may not be avoidable, patients do suffer from injuries or illnesses that could have been prevented if doctors or the hospital had taken proper precautions. Errors in medical care that are clearly identifiable, preventable and serious in their consequences for patients, can indicate a significant problem in the safety and credibility of a health care facility. These conditions and errors are sometimes called "Never Events" or "Serious Reportable Events."

We have a benefit payment policy that encourages hospitals to reduce the likelihood of hospital-acquired conditions such as certain infections, severe bedsores, and fractures, and to reduce medical errors that should never happen. When such an event occurs, neither you nor your FEHB plan will incur costs to correct the medical error.

You will not be billed for inpatient services related to treatment of specific hospital acquired conditions or for inpatient services needed to correct Never Events if you use **Foreign Service Benefit Plan** in-network providers. This policy helps to protect you from preventable medical errors and improve the quality of care you receive.