



## Nine Pieces of Advice

### Executive Director's Message



By Bill Sandberg

A MAJOR COMPONENT OF OUR SERVICE to members is personal, confidential advice and assistance with the unexpected things that happen in your daily lives. Whether you are a solo physician or practice in a large group, we can usually help find answers or direct you to the appropriate next step.

Too often, the call comes too late. Never feel embarrassed or hesitate to call with what may be raising your anxiety level. We've heard it all. The following, while not the most frequent, represent the most serious items.

1. If the Medical Board of California (MBC) calls or shows up at your door, don't treat it lightly. Even the most innocent inquiry demands that you get legal assistance ASAP. Most professional liability companies can help you with MBC legal counsel referral and expense as a part of their coverage. NORCAL, the largest insurer in our region, has defense-only coverage for MBC inquiries and actions plus personnel issues, fraud and abuse and office consultation. If you are a member, and insured by NORCAL, the \$1,000 deductible is waived.
2. If you have a fee-for-service practice and office income declines unexpectedly, the cause may be embezzlement. Unless you open the mail, make the deposits and write the checks, you never know what's going on. We've helped many members confirm their worst nightmare. By the way, it's almost always the most trusted, longest tenured employee, who has been given total authority (and drives a new car). They are seldom reported to law enforcement.
3. Physicians do become disabled. You should have your own disability policy, especially if you are a surgeon. You may be covered by a group policy if in a medical group. But if you leave the group and there is anything medically wrong, you may not be able to buy an individual policy. Get one when you are healthy!
4. Be wary of investment opportunities that sound too good to be true. Too many physicians have lost their savings by depending on the advice of others without professional review. Off shore banking is the latest scam.
5. Joining a group? Leaving one? That decision may be one of the biggest you ever make. We are happy to talk with you about some of the less obvious issues. Perhaps the most basic is to keep your thoughts and plans to yourself until you are fully committed to the change.
6. Sooner or later you will retire! Start planning now, not just about the financial aspects, but what you will do with all that free time.
7. Know the law or where to find it. The California Medical Association has hundreds of professionally prepared documents in its On Call resource center. Selling vitamins? Planning to bring in a partner? Training your assistant to do minor surgery? Planning to advertise? Hiring a billing company? Better read these first!

8. Never date a patient. Be careful about treating your own employees. Evaluate your chaperone policy. Learn how to manage your pain patients and look into laws that protect you.
9. Burned out? You are not alone. There are a lot of programs and information available on the internet. You may not think your patients appreciate you, but the public still holds their physician in the highest regard of all professions.

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