

Innovative Risk Solutions™

The Risk Management Challenge

In today's highly competitive and litigious environment, physicians, hospitals and healthcare systems are faced with a critical challenge – how to efficiently and effectively manage their risk exposure.

More than ever, healthcare providers need innovative and cost-effective solutions to their complex risk management needs...solutions based on options that today's marketplace brings, not just traditional "insurance" programs.

A New Paradigm for the Industry

InLight Risk Management brings a new approach to managing risk in today's competitive and rapidly changing healthcare environment. Founded by a team of physicians, healthcare executives, and insurance industry specialists, we understand healthcare operations and the accompanying risk exposures. Our focus is exclusively on healthcare and our commitment is to provide innovative, comprehensive, and cost-effective products and solutions to the industry.

The InLight Approach

- **Understanding** the business of healthcare. From CEO to CSR, it's our only business. At InLight Risk Management, protecting the assets of the healthcare industry is all we do.
- **Developing** innovative, comprehensive, and best-cost programs. "Outside of the box" thinking leads to innovative programs such as our partnership with MedAssets, the country's largest GPO of medical supplies and services. Our expertise and level of service has also earned us the endorsement of the Dallas-Fort Worth Hospital Council.
- **Providing** solutions for complex accounts. By utilizing such resources as our exclusive professional liability programs, dedicated loss control, compliance, and reinsurance intermediary services, InLight has the tools to handle unique accounts.
- **Managing** claims aggressively. Claims happen ...they're why you buy insurance. We pride ourselves on doing the job we're paid to do when you need us most.

Whether you are a hospital administrator, individual physician or the CEO of a large healthcare system, our dedicated team brings the experience and knowledge of healthcare risk management that you need to protect your business.

You owe it to yourself to talk to one of our professionals today.

A Comprehensive Portfolio of Risk Management Services



Comprehensive Brokerage Services

We offer complete brokerage services such as comprehensive market analysis and enterprise liability analysis.

Alternative Risk Financing

From developing small to large self-insured retentions to providing comprehensive administration for a captive, we can provide all options for alternative risk financing vehicles.

Employee Benefits Solutions

Our Group Health products range from fully insured to partially self-funded plans that reduce administration costs through on-line enrollment and management with full HR reporting capabilities.

Financial Advisory

In today's ever increasing demand to retain valuable employee's, we provide a full menu of personal financial planning products that can either be designed for key employees, or offered to all employees throughout the institution or practice.

Reinsurance Intermediary

From specific/aggregate reinsurance on self-funded medical plans, to providing treaty/facultative reinsurance on an excess-of-loss or quota-share basis, we can facilitate any type of risk-financing vehicle required.

Third Party Administrative Services

We can consult, create, and administer any type of self-funding vehicle that the institution may need.

Compliance Consulting

Our team of healthcare experts can provide a detailed analysis of an existing compliance program, or design a program specifically for the healthcare institution.

Loss Control/Risk Management

Whether consultation on a JCAHO survey, or advice on safety engineering of the physical plant, the experience of RN/JD's, physicians, and hospital administrators, allow us to offer a wide variety of loss control and risk management services.

PROPRIETARY RISK MANAGEMENT AND LOSS CONTROL

A key factor to effectively managing risk exposure is identification. Through proprietary programs developed by our team of dedicated Risk Management Specialists, you will receive an accurate, third-party assessment designed specifically for any area within your facility. With this instrument, you have the information necessary to proactively manage risk in your organization.

27. Drug information updates for pharmacy computer systems are received from a database vendor <u>and</u> loaded at least quarterly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
28. Except in emergent lifesaving situations, all orders are checked against computerized patient and drug profiles for contraindications, interactions, and appropriateness of doses before drugs are administered.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
29. The pharmacy computer system maintains ongoing patient profiles, which include basic demographic information (allergies, etc.) and drug therapy records for each episode of care at the hospital (purging of information greater than 5 years is acceptable).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
30. Inpatient and outpatient pharmacy computer systems are linked so that comprehensive patient and drug information is available to practitioners wherever (inpatient or outpatient) the patient receives care in the hospital system.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Drug Formulary Information

A closed drug formulary system is established to limit choice to essential drugs, minimize the number of drugs with which practitioners must be familiar, and provide adequate time for designing safe processes for the use of new drugs added to the formulary.

Score: 1=Not Implemented, 5=Fully Implemented	1	2	3	4	5
31. The hospital formulary contains almost no duplication of generic equivalents.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
32. The hospital formulary contains very minimal duplication of therapeutically equivalent products.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
33. Before a decision is made to add a drug to the formulary, the potential for error with that drug is investigated through the literature and seriously considered. (Obtain a copy of the drug formulary addition/ deletion policy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Hospital Medication Error Assessment Instrument

"In a tough market, InLight Risk Management was able to deliver a vehicle for coverage that was more competitive than any other.

Their entire team is very responsive to our needs. I can get answers quickly without having to call them back...and that's important to me."

Joel Saltzburg, JD, CPA

**Chief Financial Officer
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