WHAT IS MEDICAL IMAGING RISK MANAGEMENT?
Risk management is the combination of clinical and administrative activities you undertake to identify, evaluate, and reduce the risk of injury or other harm to patients, staff, and visitors. Your purpose is to minimize losses that might keep your organization from reaching its goals.

Risk Management is an ongoing process; your practices must be continually re-evaluated in light of changes in activities, technology, legal requirements, and your organization’s own objectives.

HOW ARE MEDICAL IMAGING RISKS DIFFERENT FROM OTHER MEDICAL RISKS?
Risk management must be designed for each healthcare organization, taking into account the facility’s purpose, size, business model, location, patient populations, resources, and other factors. Most medical facilities share certain risks, such as patient falls, but each medical discipline has its own unique professional exposures.

Medical Imaging practitioners have unique risks associated with radiological procedures, and with their key position in the diagnostic phase of treatment. Failure to accurately interpret and diagnose -- or a delay in diagnosis-- can result in adverse outcomes or even death.

HOW ARE RISKS IDENTIFIED?
You must be prepared to identify risks by periodically examining your policies and procedures, safety practices, equipment operation and maintenance, diagnostic protocols, and outcomes. Standard methods of identifying risk include:

- **Reviewing past losses and near losses.** Up-to-date insurance records, claim and incident reports reveal important information and help you prioritize your efforts.
- **Completing surveys, questionnaires and self-assessments.** An Imaging-specific assessment provides a logical sequence of questions to identify exposures and evaluate the sufficiency of your controls.
- **Personal Inspections.** Some exposures to loss are apparent only on actual inspection of the premises, equipment, and procedures.
- **Experts inside and outside the organization.** To complement the broad knowledge in your firm, you can tap into risk management consultants, industry associations, physician specialists, and equipment manufacturer representatives, to name a few.
- **Insurance companies, brokers, and program administrators.** Because they deal with risk and loss everyday, and see claims from a broad spectrum of the healthcare industry, insurance professionals can often assist you in identifying traditional and emerging risks.
WHAT ARE THE MOST COMMON RISKS IN MEDICAL IMAGING? You must guard against acts or omissions that deviate from accepted standards of practice in the medical community. Some of the most common risks:

- Misdiagnosis, failure to diagnose or resolve discrepancies of interpretation.
- Poor documentation, missing or mixed-up records, improperly reported events, illegible entries, missed conditions, untimely reporting.
- Degraded or inaccurate images
- Failure to detect cancers during mammography
- Various contrast media may cause reactions and side effects, particularly from patients with allergies or impaired renal function, myeloma or diabetes.
- Allegations of harmful effects associated with cancer or other chromosomal disease as a result of exposure to ionizing radiation
- Claustrophobic reactions of patients undergoing MRI
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- Claustrophobic reactions of patients undergoing MRI
- Magnetic field hazards for MRI patients with implants, stents, metallic foreign bodies, or marked obesity
- Potential thermal injuries from obstetric ultrasounds

HOW ARE RISKS SYSTEMATICALLY ASSESSED?
Standards-based risk assessment audits can be self-administered, performed with remote help in a “desktop” assessment, or conducted on site with participation of outside consultants. Risk Assessments are a hands-on approach designed to identify risk areas and recommend approaches to reduce or avoid litigation. Assessments may include areas such as:

- Policies and Procedures
- Imaging Safety Programs
- Staff competencies
- Documentation, accuracy, timeliness
- Physical Plant
- Customer Service
- Communication and Information Flow
- Quality Assurance
- Delivery of Services
- Radiation exposure controls
- Diagnosis Accuracy: Cancer, Fractures, Birth Defects, Diseases
- Safety Rounds
HOW DO I PRIORITIZE RISKS?
Once you start looking, you will identify numerous risks. If you’re like most organizations, you can’t address everything at once. How do you prioritize? Imminent hazards—those that present a clear and present danger—should be controlled first. After that, your risk management team will need to reach consensus on (1) the likelihood of a particular exposure leading to a loss, and (2) the impact that loss could have.

- Risks that combine a high potential for both frequency and severity should be addressed first
- Risks that have high potential for either frequency or severity should be addressed next
- Risks with low potential for frequency and severity can be given lowest priority

HOW DO I ELIMINATE OR REDUCE HAZARDS AND RISKS?
No Medical Imaging center will be completely free from hazards or adverse outcomes. However, every center must eliminate and mitigate controllable hazards. The key is management commitment to an ongoing Risk Management program that includes regular self-assessment, sound policies and procedures, training in safe practices, excellent documentation and record keeping, incident response and investigation, and measurement/evaluation of results.

WHO SHOULD I RELY ON FOR RISK MANAGEMENT SUPPORT?
Professional Liability insurance carriers, brokers and their team of experts are excellent resources for Risk Management approaches.

WHAT TYPE OF SUPPORT CAN I EXPECT?
If you are working with a specialist in Medical Imaging risk management, you should expect support and assistance in identifying risks, plan implementation, and assistance with evolving situations and emergencies. Virtual, desktop and onsite risk assessments should be available. Tools and resources should include useable bulletins, forms, studies, checklists, surveys, and samples. Educational and training tools such as lending libraries, streaming videos, webinars, newsletters, and email alerts should be available. And there should be a helpline to give you an experienced expert to talk to when immediate help is needed.

Through the successful implementation of facility specific risk reduction practices and the proactive approach and specialized targeting of high risk areas, the facility will be well poised to protect itself from unexpected litigation.

NSU Healthcare specializes in the Medical Professional Liability, General Liability and Umbrella/Excess insurance needs of the healthcare industry. We have made a specialty of hospitals, medical facilities—including imaging, physician groups and non-standard physicians. NSU healthcare offers top quality markets, comprehensive coverage, fast indications and competitive rates. As a program administrator, we support broker relationships, working with brokers to provide industry leading coverages and operational efficiencies. Since 1995, brokers across the country have counted on NSU for industry expertise as well as friendly, responsive service.