



Carolinas AMWA Quarterly Meeting

June 18, 2003, 6:30-8:30 pm

Carol Woods Village Board Room
Chapel Hill, NC

The executive committee is honored to welcome Ms. Lottie Applewhite, co-creator of the original AMWA Core Curriculum, to the next quarterly meeting of the Carolinas Chapter of AMWA.

Lottie will make a brief presentation about the development of the curriculum. She will also provide information about the Arizona State University Master's Program in Scholarly Publishing. This program provides publishing instruction to graduate students in all academic disciplines. Their specialized training includes editing skills, economics of publishing, research methods, marketing, and a variety of electives. Lottie welcomes questions and suggestions.

Refreshments will be served from 6:30 – 7:00 pm.

Lottie has been a member of AMWA since 1968. In 1995, she received the Harold Swanberg Distinguished Service Award, AMWA's highest honor. Lottie originally joined the Northern California Chapter of AMWA while she was Technical Publications Editor at Letterman Army Medical Center, Presidio of San Francisco. She was one of the founders of the AMWA Asilomar Conference in northern California. In 1979, she and Jerry McKee created the Core Curriculum. The basic plan still stands, but numerous courses have been added and the Advanced Core Curriculum has been developed.

Lottie moved to North Carolina in 1991 after retiring with 41 years service with the United States Army, first as a commissioned officer (Occupational Therapist) and then in Civil Service. She spent the last 10 years of her service at the Letterman Army Institute of Research. Lottie has been a medical editor, mentor, and educator of medical writers and editors since 1968. Currently, Lottie is an international author's editor for orthopedic surgeons.

Directions to Carol Woods Village:

Take I-40 W to Hwy 86 (exit 266), turn left (south). At Weaver Dairy Road, turn left (east). Pass Timberlyne Shopping and continue east about one mile. Turn left into Carol Woods Village, which is across from Silo Rd. Go straight towards the covered walkway and park. Additional parking can be found on Hartness Circle within Carol Woods.

Directions to the Carol Woods Board Room:

Walk under the covered walkway to the front door. From the front desk, take the first hallway on the left. The Board Room is just beyond the restrooms. ♦

Annual Conference Highlights

Tracey Fine
Chapter President

This year's annual spring conference was the best attended in recent history with 42 registrants. AMWA members from seven states outside of North Carolina attended, including those from Georgia, Maryland, Michigan, Ohio, Pennsylvania, Virginia, and West Virginia. The Friday Center proved once again to be a first-class venue, offering excellent service and catering.

Four workshops were offered this year, three from the core curriculum and one advanced:
Bibliographic Resources for Medical Communicators, Investigational New Drug Applications, Writing About Health and Medicine for Consumer Publications, and Strategies for Improving Document Quality for Pharmaceutical Communications. Judging by the workshop evaluations, participants found the workshops to be informative, well taught, and a good use of their time.

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Conference Highlights, continued from pg. 1

The annual conference is not possible without the help of many chapter members. I extend my personal gratitude to the following members for their hard work and dedication: Terry Paul, President-elect, served as conference registrar and workshop leader chauffeur; Michelle Bean, Treasurer, kept track of conference finances, Trish Watson, conference coordinator assembled class handouts and registration materials, chauffeured workshop leaders, and assisted at the registration table; Carol Bader assisted with registration materials and chauffeured workshop leaders, and last, but not least, Diane Feldman got the word out.

For synopses of the workshops that were presented at the conference, turn to page 5. ♦

A Checklist for Starting a Home-Based Medical Writing Business

Terry Paul
President-elect

Starting a home-based medical writing business is an exciting step to take in one's writing career; however, it should not be taken lightly, especially if it is going to be your primary source of income. Thorough research and planning are the most important things to do before starting your own home-based medical writing business. Among the most valuable forms of research is speaking with other freelance writers who are already doing what you want to do. Attending AMWA annual meetings, local AMWA chapter workshops, DIA classes, and networking are just some of the ways of learning new skills, enhancing existing skills, and meeting writers who are willing to share their experiences of freelance writing. Deciding what type of writing you want to do, the source of work, and how you will obtain this work are just a few of the issues that should be included in your planning. Additionally, how will you finance your start-up costs? Will it be from your savings, the income of a spouse, or a loan from family members or the bank?

In this edition of the newsletter we provide a checklist of items you'll need to consider when starting your own home-based medical writing business. This information is for writers who are considering entering the world of freelance medical writing and want to know what is involved in setting up your own writing business. This checklist is not intended to be an all-inclusive list, but to provide some of the more common things for consideration. References and Web links, where available, are provided for additional information on some topics.

Research and Planning

Small business centers provide a variety of seminars and workshops, one-on-one counseling, libraries of resources, and referrals to other sources of help. Service Corps of Retired Executives (SCORE) is an organization of retired executives who give free guidance to new businesses. The Small Business Association (SBA) and the NC State Small Business Center are other sources of assistance. Visit their Web sites for more information:

<http://www.score.org/>,
<http://www.sbaonline.sba.gov/>,
<http://www.secretary.state.nc.us/blio/smallbusinesscenter.asp?dtm=898796296296296>

Below is a checklist of some of the many things to consider before starting a home-based writing business.

- **Information gathering**
 - Networking
 - Attending workshops and seminars
- **Start-up funds**
 - Savings
 - Loan: bank, family, friends, etc.
 - Part-time job
 - Severance package
- **Business structure**
 - Sole proprietorship
 - Partnership
 - Corporation
 - For information and forms for various business structures, go to <http://www.secretary.state.nc.us/Corporations/>
 - Select a unique name for your business
 - Check other business names and trademarks at <http://sbs.dnb.com/>
 - File form B-01 (Articles of Incorporation) with NC Secretary of State (for Corporations)
 - Obtain an employer identification number (EIN) <http://www.irs.gov/>
 - Incorporation costs
 - Licenses <http://www.dor.state.nc.us/>
 - Zoning: check to ensure that your city or neighborhood association permits home-based businesses
- **Banking**
 - Business checking account
 - Business credit card
 - Business loan

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Checklist, continued from pg. 2

Insurance

- Worker's comp: the Workers' Compensation Act requires that any employer who employs three or more employees provide workers' compensation coverage
- Automobile
- Health: Find a plan that best covers your needs. New for 2003, 100% of health insurance premium is tax-deductible for small businesses
- Life
- Disability: Find a plan that best covers your needs.
- Home office business liability: Inexpensive and flexible coverage options exist.

Tax obligations

- Federal <http://www.irs.gov/>
- State <http://www.dor.state.nc.us/>
- Employment Security Commission <http://www.ncesc.com/>
- NC tax forms-NC Department of Revenue
- City-Privilege License
- Tax deductions

Office space and equipment

- Ergonomic desk and chair
- Business phone line
- Voicemail or answering machine
- Fax machine
- Shredder
- Internet service provider
 - Cable modem
 - Phone modem
 - Wireless
- Networking system for multiple computers and printer(s)
- Storage equipment for files, books, office supplies
- Bulletin board/pegboard

Computer

- Laptop
- Desktop
 - Investigate reconditioned computers
- CD Drive
- CD-RW Drive
- Software
 - PowerPoint
 - Adobe Acrobat
 - Excel
 - Microsoft Publisher
 - Microsoft Word
 - Microsoft Office Professional (Excel, Word, Access, PowerPoint, Publisher, and Outlook)
 - Antivirus software
 - Firewall software

- Processor speed and type
- Memory
- Hard-drive space
- Printers
 - Inkjet
 - Laser
 - Combination printers:
 - fax/scanner/copier/printers
- Paper
- Toner cartridge
- Monitors
- Wrist support
- Scanner

Other software

- Financial bookkeeping: small business accounting, and financial planning and investment management: QuickBooks, Microsoft Money, Quicken, etc.
- Organizational: daily planning, scheduling, time/project management, message management

Marketing your services

- Marketing research: e.g., networking with other writers
- Identify your potential clients
- Identify the types of writing services clients are buying
- Determine the going rates of payment
- Position your pricing schedule among the going rates
- Determine how to bill your services: hourly, by the project, by the word, etc.
- Business cards
- Brochures

Legal issues

- Contracts
- Bidding & negotiating
- Bill collection strategies

Setting goals for success

Retirement planning

- Roth IRA
- SEP IRA
- SIMPLE IRA
- 401(k)
- Keogh plan

References

Lucy V. Parker. How to start a home-based writing business. Guilford, CT: The Globe Pequot Press, 2000.

Frederick W. Daily. Tax savvy for small business. Berkeley, CA: Nolo, 2001 (updated annually) ♦

Professional Liability Insurance for Freelance Medical Writers

Tracey Fine

Nationwide, freelance medical writers are concerned about whether they need professional liability insurance. This heightened awareness of liability issues has arisen because many clients now require freelancers to carry \$1 million of professional liability insurance. AMWA Northwest Chapter member Arkady Mak, PhD, MD undertook an investigation of professional liability insurance for medical writers and presented the results at the AMWA spring board meeting in Alexandria, VA in March 2003.

Dr. Mak's report was based on interviews with several insurance industry representatives, including the insurance agency that developed and manages an insurance program for the National Newspaper Association and that administers the National Federation of Press Women's (NFPW) liability insurance programs; commercial insurance brokers that represent several insurance companies; independent agencies that primarily do commercial work with several insurance companies; and insurance agents whose primary work is personal liability coverage (e.g., homeowner's and auto insurance). Dr. Mak also contacted the NFPW and the National Writers Union (NWU) about the liability policies available to their members.

Professional vs. business insurance

Many writers are unfamiliar with the differences between professional liability insurance and general business liability insurance. Professional liability insurance covers the accuracy of your work (e.g., the data are incorrectly reported and your client sues you), while general business insurance covers bodily injury and property damage at your business much as homeowner's insurance does. If a client inquires about your insurance coverage, find out what type they require. Some clients only require contractors to carry general business liability insurance, which can be purchased for about \$100 per year from the same types of insurance companies that sell homeowner's policies.

A fairly low exposure to liability claims...

Insurance actuaries do not have a "medical writing" category. Of the insurance agents Dr. Mak interviewed, those with extensive experience felt that medical writing has a fairly low exposure to liability claims, because our clients generally accept ultimate

responsibility for our work when they sign off on it. (This, of course, does not apply to all freelance medical writers, e.g., book authors or those who publish newsletters) Therefore, many freelancers may not need liability insurance and industry representatives recommended that writers simply request that the requirement be removed from the contract.

Individual professional liability policies

If a client insists that a writer have professional liability insurance, there are some options for a freelancer to consider. For instance, a freelancer could purchase an individual policy tailored to his or her insurance needs. The minimum annual premium for professional liability coverage (including commission) quoted to Dr. Mak was approximately \$2500.

Liability policies offered through associations

A policy offered through an association would be less expensive than an individual policy. However, it also would be less flexible.

Dr. Mak investigated the prospect of AMWA offering a policy to its members. If the insurance needs of AMWA's members are similar enough (that is, if the exposure of individual members to liability claims is fairly uniform throughout the association), then insurance companies' actuarial analysis would plug medical writers into an appropriate pre-existing professional liability program or a new liability program could be established.

To establish a new liability program an insurance company would consider the number of members insured, the estimated exposure of those members to liability claims, and whether those members have been named in lawsuits during the past few years. For example, one insurance company Dr. Mak interviewed required their premium to be collected as a part of membership dues, thus ensuring the minimum enrollment and a group with mixed levels of liability exposure. (Obviously, self-selected enrollment attracts those members who are especially in need of coverage, such as those who have claims made against them or who participate in highly exposed work.) For 2500 enrolled members, the insurance company could provide coverage of \$1,000,000 for an annual premium of \$400.

AMWA advised not to provide insurance

The cost of setting up a new program is high: \$20,000 to \$30,000, because the new program must be filed in every state for a national association such as AMWA.

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According to one insurance representative, the liability of the association itself would not increase. However, AMWA's attorneys disagree. They believe that AMWA could be named as a defendant in a lawsuit brought by an insured member who felt the insurance was a misrepresented benefit of membership.

At the spring board meeting, the Executive Committee reported that AMWA's legal counsel has explicitly recommended that AMWA not become involved in providing insurance of any type.

Liability policies through other associations

Some AMWA members may be interested in NFPW's liability policy that was created specifically for its members. Currently, the membership fee is \$395 per year and anyone can become a member. The insurance is available to all NFPW members except for book authors, writers who earn more than \$200,000 per year, or those who have been named in a lawsuit during the last three years prior to enrollment. The annual premium is \$400. Liability coverage is \$300,000 per incident up to a maximum of \$500,000 per year with a \$500 deductible. Medical writers who meet the requirements could join NFPW and be covered by this liability policy. However, the program's limits are not changeable and may not be enough to satisfy some clients.

The NWU did not respond to Dr. Mak's request for an interview about its members-only liability insurance. However, an unidentified industry representative informed Dr. Mak that their liability insurer dropped NWU. The reason for this was not discovered.

Although many freelance medical writers perceive the need for professional liability insurance, few actually need it. If your client requests that you carry professional liability insurance, try to negotiate and explore other options before purchasing expensive liability policies. Freelancers with a real need for professional liability insurance should thoroughly investigate the different policies available. Dr. Mak cautioned that the insurance industry is quite dynamic and the information in her report may already be dated. ♦

Letter from the (Interim) Editor

I would like to inaugurate a new feature of the newsletter, aptly named **The Writers' Forum**. This feature will be a place for us to share best practices and seek advice from our peers.

I will launch The Writers' Forum by posing a timely question. For many of us, the slow and unpredictable

economy has had serious deleterious effects on our careers—and the rest of us are nervous. So the question I pose is this:

Can we recession-proof our careers? If so, how?

Please forward musings, ideas, questions, and insights to me, Tracey Fine, at finemedpubs@earthlink.net. Your contributions on this topic will appear in the fall edition of the newsletter. ♦

Conference Session Synopses

The following workshop synopses were written by workshop attendees.

Investigational New Drug Applications

Carol Sable

Using the interjection of historical tidbits and pertinent recent developments at the FDA, Jennifer A. Fissekis managed to transform a potentially dry subject, Investigational New Drug (IND) applications, into an interesting three-hour course. Jennifer started the course with a historical overview of the development of drug regulations that led to the IND application. She then discussed the requirements of the IND, the drug review priorities of the FDA, and the contents of the IND application. It was evident throughout the course that Jennifer had a great deal of experience and knowledge about the drug development procedure. I found this course to be extremely valuable as it illustrated the framework and history of the IND rather than just going through what could be learned by reading the guidelines.

Writing About Health and Medicine for Consumer Publications

Terry Paul

This workshop provided valuable information on how to begin writing for consumer magazines. Jill Shuman emphasized that writing for consumer magazines requires diligence, a fertile imagination and curiosity, and the skills to deliver a good query letter. A good query letter (or e-mail) is the most important means of attracting the editor to your writing. The rules for preparing a good query letter, as well as the things to avoid in a letter, were discussed at length with examples of each. Ms. Shuman also briefly discussed the rights a writer may negotiate in a contract. The information and instruction provided by Ms. Shuman was regularly interspersed with humorous anecdotes from her career in this field. This is a great workshop for people who are considering expanding their writing skills to the consumer magazine arena.

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Conference Synopses, continued from pg. 5

***Strategies for Improving Document Quality for
Pharmaceutical Communication***

Tracey Fine

Art Gertel began his lively advanced workshop with the refreshing admission that writers cannot “ensure” document quality, but they can enhance it. To that end, Art encouraged writers to become proactive in the earliest stages of a project. He stressed the importance of educating management, clients, and project-team functional-area contacts in the nuts and bolts of New Drug Application construction. In an ideal world, this would help teams set realistic timelines and understand who is responsible for what. Art also emphasized the value of educating writers in standard operating procedures, style, format, and quality control to enhance document quality. In-house mentoring programs and training classes are effective in some organizations. Naturally, AMWA classes were recommended. Throughout the class, participants shared their frustrations and successes in managing projects and clients. Art closed with a sentiment familiar to all medical writers: “Time Equals Quality.” He challenged the class to impress it upon our clients.

***Bibliographic Resources for Medical
Communicators***

Jenny Walker

This course was designed to inform participants of the types of medical/scientific literature resources available, how to select the most appropriate ones, and how to access them most effectively. Reference tools, texts, and various online sources were covered, but the emphasis was on searching the Medline database using PubMed. Although this was not a live, interactive demonstration, there were numerous handouts, including many of Medline screens. The homework was comprehensive, and the teacher reviewed it in detail, providing feedback and guidance. It is a good course to learn the basics of medical bibliographic resources and to gain valuable insight into searching the Medline database. ♦

Carolinas AMWA Needs You!

If you are interested in serving on the Executive Committee or would like to nominate another member, please reply to Terry Paul by e-mail at paulmedwriting@mindspring.com stating the position(s) of interest by June 6. ♦

Annual AMWA Conference

The 2003 annual AMWA conference will be held on **September 18 – 20 in Miami, Florida**. See you there! ♦

