

Coverys Reveals 68% of Inpatient Diagnostic Errors Occur on General Medical-Surgical Units

Analysis of inpatient diagnostic events directly challenges the long-held industry assumption that the highest diagnostic risk is concentrated in critical care environments.

Boston, October 5, 2026 — Coverys, a leading provider of medical professional liability (MPL) insurance and healthcare risk management services, published its analysis of 403 closed medical malpractice events from 2021-2025. The report revealed top drivers of diagnostic error in inpatient settings and risk management insights for overcoming the highest occurrence vulnerabilities.

Key Report Findings

The report, *A Dose of Insight – Hidden in Plain Sight: Exposing the Drivers of Diagnostic Error, Part Three: The Inpatient Setting*, uncovers critical vulnerabilities in clinical decision-making, care transitions, and patient monitoring during hospital stays. Across Coverys' broader analysis of 6,302 closed claims, diagnostic-related events represented 28% of all analyzed claims yet accounted for the highest financial impact at 43% of total indemnity paid across all care settings.

When focusing specifically on the 403 inpatient diagnostic error events, key findings include:

- General medical-surgical units account for 68% of inpatient diagnostic events, compared with 16% in critical care settings.
- Inpatient diagnostic error carries high clinical severity, with 55% of events resulting in patient death and an additional 19% causing high-severity, permanent injuries.
- More than 75% of events involved patients with underlying comorbidities, and more than 90% involved clinical decision-making factors including diagnostic differentials impacted by testing and cognitive bias issues.
- Hospitalist medicine accounts for the largest share of inpatient diagnostic events, 37% of patient events, and 30% of indemnity paid.

Overcoming Inpatient Risk Management Vulnerabilities

"Inpatient diagnostic errors are rarely the result of a single oversight, but rather a systemic challenge stemming from information and communication breakdowns in the face of patient complexity, and heavy workloads," said Dana Siegal, RN, CPHRM, CPPS, Vice President, Risk Management and Analytics at Coverys. "Our data shows that general medical-surgical units, where monitoring is periodic

rather than continuous, represent specific vulnerabilities. By identifying these vulnerabilities and implementing tools like consistent reassessment, structured handoffs, and interdisciplinary collaboration including patient engagement, health systems can empower care teams to prevent heartbreaking patient harm before it occurs."

The report outlines specific practical recommendations for overcoming the highest occurrence vulnerabilities. These include:

- Implementing standardized processes for ongoing monitoring and communicating of patient assessment.
- Instituting "Diagnostic Time-Outs" when patients fail to respond as expected.
- Integrating clinical pharmacists into diagnostic teams for complex infection protocols.
- Actively incorporating patient and family observations and concerns into differential assessments.

To help healthcare organizations understand their unique internal vulnerabilities, the report also provides a data-driven Self-Assessment Tool covering diagnostic processing, vital sign escalation, structured shift handoffs, and safety culture.

About the Dose of Insight Report

This report concludes Coverys' three-part *Dose of Insight* series examining diagnostic risk across care environments, following previous analyses of Emergency Departments and Office-Based Practices.

The *Dose of Insight* report was co-authored by Coverys Risk Management & Analytics experts:

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The full report is available at [Coverys.com](https://coverys.com) and in Coverys' booth (512) at the ASHRM 2026 Annual Conference (October 4–6, 2026).

About Coverys

With close to \$4 billion in assets and 50 years of protecting healthcare, Coverys is a leading provider of medical professional liability insurance. Coverys offers a full range of healthcare liability insurance options, complemented by advanced data analytics, evidence-based processes, and best-in-class risk management and education resources. With Coverys, healthcare providers can confidently focus on improving clinical, operational, and financial outcomes. For more information, visit coverys.com.

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