

Sept. 22, 2014

## “Fourth Quarter” Coming Up – Time to Score Your Premium Discounts

Only three and a half months remain in 2014, so don't fumble on completing the necessary coursework to earn a premium discount; get started today.

To check how much credit you have already earned this year, have your username and password handy and log in to [www.ismie.com](http://www.ismie.com) and click “Earn a Discount.” If you don't have your username and password call 888-476-7776 during business hours for fast assistance.

For questions regarding coursework, email [riskmanagement@ismie.com](mailto:riskmanagement@ismie.com) or call 800-782-4767 ext. 3300.



## Four Seminar Locations and a Trove of Tips for Lowering Your Practice Liability

“Can I text orders?”

“My patient doesn't speak English. Do I have to provide an interpreter?”

Get answers to these questions and more at our annual **Practice Management Days**. This year's sessions include *Establishing a Quality Improvement Program*, *Protecting Privacy and Security in Your Practice*, *The Do's and Don'ts of E-communication* and *Social Media and Practice Requests: A How-to Guide*.

All programs run from 8:30 a.m. to 4 p.m., and are offered at no charge to policyholders and their staff. Breakfast and lunch will be provided. Sign up at [www.ismie.com](http://www.ismie.com) today for the date and location that best suits you.

Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or email [riskmanagement@ismie.com](mailto:riskmanagement@ismie.com).

**Policyholders, practice managers and employed staff are encouraged to attend one of the following programs:**

- **October 7** in Rockford
- **October 23** in Hoffman Estates
- **November 13** in Oak Brook
- **November 18** in Alsip

## Forget the Paper Chase ... Pay Your Premiums Online

Over time, small practice expenses can add up to a sizable sum. So avoid being nicked-and-dimed over postage costs and pay your premiums online.

**Complete the whole process in three easy steps:**

1. Log in to [www.ismie.com](http://www.ismie.com).
2. Click on “Pay Your Premium” on the right side of the screen.
3. Follow the ensuing directions.

Your balance is updated, accepted and applied to your account in just a few clicks – with no added fee.

Join hundreds of physicians already enjoying the convenience of online payments. Direct questions about online payments to the Underwriting Division at 800-782-4767 ext. 3350 or email [underwriting@ismie.com](mailto:underwriting@ismie.com).



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## Risk Tip: How to Prevent "On-Call" Liability Issues

Before handing off **night** and/or **weekend calls** to a colleague, **be sure to:**



Find more Risk Tips at [www.ismiemutual.com/risk-management-resources](http://www.ismiemutual.com/risk-management-resources).



## They're at it Again ...

### Say Goodbye to a Frivolous Lawsuit Summer

Unfortunately, *They're at it Again ...* was in full swing the summer of 2014, when we covered more than a few lawsuit whoppers:

- Being caught on TV cameras after falling asleep at a baseball game.
- Suing someone for more money than exists on Earth.
- Having a "frightening" encounter with an advertisement on a train platform.
- Not receiving a free bag of popcorn at the movie theater.

Let's hope cooler temperatures this fall mean cooler heads when it comes to filing frivolous lawsuits. And if you're frustrated by the Prairie State's legal climate, remember to have your say in the voting booth this November. Learn where judicial candidates stand on important legal issues at [www.illinoisjudges.net](http://www.illinoisjudges.net).

## Reminder to Volunteering Docs: You're Covered!

It's been said that while *nobody* can do everything ... *everybody* can do something.

With that in mind, remember that as a physician with an active ISMIE policy, you're already insured if you want to provide care without remuneration in a designated free medical clinic.

Don't forget to also tell a colleague that ISMIE offers Free Medical Clinic Coverage as a stand-alone policy for a nominal annual premium that includes free tail (reporting endorsement) coverage when the policy is canceled.

Learn more about this and other ISMIE custom coverage options today by visiting [www.ismie.com](http://www.ismie.com).

**Questions?** Contact the Underwriting Division at 800-782-4767 ext. 3350 or email [underwriting@ismie.com](mailto:underwriting@ismie.com). If you utilize an insurance broker, you may also wish to contact him or her.