

April 13, 2015

Talk is Cheap, Liability Isn't: Solidify Your Communication Skills at April 29 Seminar

Communication breakdowns – whether with patients, colleagues or staff – continue to be a significant factor in medical liability lawsuits. Boost your proficiency in this area by attending **Fellowship Fundamentals: Communication on April 29 in Chicago**.

This live, interactive program will help policyholders to further develop techniques on building rapport and expressing empathy with physician colleagues, health care team members and patients. The course pinpoints specific instances, such as consultations, hand-offs and discharges, when communicating important patient information is imperative.

CME offered; policyholders may earn a 1% premium discount and fulfill a Managing Risk Fellowship requirement by taking this seminar. Sign up today by visiting www.ismie.com; you'll see the registration link under "2015 Dates to Note."

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



Medicare/Medicaid Billing Errors? You're Covered with ISMIE

Responding to a Medicare/Medicaid investigation can strain vital practice resources. That's why your policy provides reimbursement for reasonable legal expenses incurred.

- The coverage provides a policyholder up to a \$30,000 reimbursement of legal expenses for any one Medicare/Medicaid investigation (except for routine audits and other exclusions as defined by the policy), after first meeting a \$1,000 deductible.
- For clinic policies comprised of five or more policyholders, a maximum reimbursement of \$150,000 applies to Medicare/Medicaid investigations (except for routine audits and other exclusions as defined by the policy), during a policy period.

Note that this coverage is only available to current ISMIE policyholders.

For more information on this policy benefit, email the Underwriting Division via underwriting@ismie.com or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

Hurry and Protect Your Greatest Asset – You!

Disability Resource Group (DRG) is partnering with ISMIE to offer a high limit disability program exclusively for policyholders. Now you can get the income protection you need and have peace of mind – at a discount.



Enrollment for this coverage is only available until **May 13**, so inquire at <https://ismie.dimicrosite.com>, a dedicated website for policyholders.

For more info, contact DRG directly at 800-945-9719 ext. 320, or send an email to info@drghi.com. If you utilize an ISMIE Mutual broker, you may wish to contact him or her.

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Pay As You Go with Premium Financing

For a growing or evolving medical practice, lump sum premium payments can be a financial burden. **We can help.**



2.99%

ISMIE has secured each policyholder a special low interest rate of 2.99 percent*

Start with a low initial payment

8% of the total premium

Pay off the remainder in 11 equal monthly installments.



Learn more about this option by calling ISMIE's Underwriting Division at 800-782-4767 ext. 3350 or email underwriting@ismie.com.

* With First Insurance Funding Corp., a dependable premium financing enterprise.



They're at it Again ...

Frivolous Lawsuits Could Earn Illinois Inmates More Jail Time

You've probably heard the phrase, "don't do the crime if you can't do the time." Well, Illinois' county jail inmates could be doing more time if their "crime" is filing frivolous lawsuits.

Proposed legislation advancing in the Illinois General Assembly would penalize county jail inmates with more time in jail if, according to the bill, "the court makes a specific finding that a pleading, motion, or other paper filed by the prisoner is frivolous." The bill is modeled after an Illinois law that applies to state prison inmates.

Let's hope lawmakers realize it's more than just prison inmates who clog up the Prairie State's court system. *All* frivolous lawsuits should be bounced from the dockets.

The Other Side of the Stethoscope: Improve Your Understanding of Patients at May Seminar

Patients expect you to be helpful, efficient, courteous and responsive, but they *need* you to be caring, compassionate and empathetic.

Attend **The Patient Experience: What Is It Like to Be the Patient**, a live seminar on **Tuesday, May 19 from 9 a.m. to 2 p.m.** and learn how all practice team members, from physicians to billing clerks, can create solid relationships with patients, minimize problems and enhance the patient's experience.

CME offered; policyholders may earn a 1% premium discount and fulfill a Managing Risk Fellowship requirement by taking this seminar.

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