

## Here's How to Prepare for the Medical Cannabis Pilot Program

Despite being legal for more than a year, medical cannabis in Illinois remains unavailable to the 650 patients already approved to use it.

### The guideline includes info on:

- Applicable conditions.
- Immunity provisions.
- Certification requirements and prohibitions.
- A physician written certification form.

As we wait for the Illinois Medical Cannabis Pilot Program to move forward, note that ISMIE, along with the Illinois State Medical Society (ISMS), has developed a medical legal guideline, available at <http://bit.ly/1ygbdR3>, on what physicians need to know about medical cannabis.

Another resource is Medical Cannabis in Illinois: Impact on Physicians (<http://bit.ly/1wdJIFR>), an ISMS on-demand course that covers issues of impairment, pharmacology, penalties for failing to comply with the law, and more. The course is free to ISMIE policyholders who are ISMS members; the cost to non-members is \$50. CME offered.



Questions? Contact ISMIE's legal department at 800-782-4767 or email [sherridevito@isms.org](mailto:sherridevito@isms.org).



### The PBT Advantage

Physicians' Benefits Trust Life Insurance Company (PBTLIC) offers comprehensive and cost-efficient insurance plans, including Medicare Supplement and large group health insurance. Learn more at [www.pbtinsurance.com](http://www.pbtinsurance.com).

## If Faced with a Claim, You Can Count on ISMIE

A strong medical liability defense starts with an involved defendant physician. Know that your ISMIE policy is enhanced with **defendant reimbursement coverage** at no additional cost to compensate for lost income while attending depositions and trials.

The coverage provides \$500 per day for attendance at depositions (other than your own) and days spent at trial. The benefit is available for up to 15 days of attendance, with a maximum amount payable of \$7,500 per physician per policy period.

To qualify, your policy must be in force at the time of the lost income. You also must attend the entire day's deposition or trial.

Payments under defendant reimbursement coverage will be considered income to you. We suggest you consult with your tax advisor regarding possible implications of these payments.

Defendant reimbursement coverage is one more way ISMIE supports you during a difficult time. For more information, please contact the Underwriting Division at 800-782-4767 ext. 3350 or [underwriting@ismie.com](mailto:underwriting@ismie.com). If you utilize an insurance broker, you may also wish to contact him or her.



## Be on the Lookout for Your Policy Renewal Paperwork

If your policy is set to renew soon, watch your mail for a large white envelope from ISMIE Mutual. The packet should arrive 30 to 60 days prior to your renewal date and will contain policy documents detailing your coverage specifics.

Also, you can view your policy information, billing summary, and even make payments 24/7 on [www.ismie.com](http://www.ismie.com).



*They're at it Again ...*

### Examining The Year in Legal Skullduggery

As *They're at it Again ...* looks back on 2014, there's plenty of wincing, sighing and fist pounding to go around.

We reported such legal lunacy as a man suing for more money than exists on planet Earth, a lawsuit filed by a sleeping baseball fan who was broadcast live to thousands of TV viewers, and a law firm caught creating fake Facebook accounts to lure potential clients.

Frivolous lawsuits, unscrupulous lawyers and "judicial hellholes" take a collective toll on the economy and legal fairness. Here's to an improved legal environment in 2015!

### Practice Changes? Your Policy Might Be Affected

ISMIE is standing by to assure smooth transitions for any new developments your practice has in store for 2015.

We offer an easy online process to update your basic policyholder contact information (address, phone, email) – simply log in to [www.ismie.com](http://www.ismie.com), click on "Policyholder Information" and amend as necessary.

For more substantial changes, complete a change request form (<http://bit.ly/1uatsQB>) and fax to 312-782-2023. You may also update your basic contact info via this form.

Call 800-782-4767 ext. 3350 or email [underwriting@ismie.com](mailto:underwriting@ismie.com) with any questions. If you utilize an insurance broker, you may also wish to contact him or her.

### Discover the Convenience of Online Premium Payments

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.



**Once you switch, you'll never go back!**