

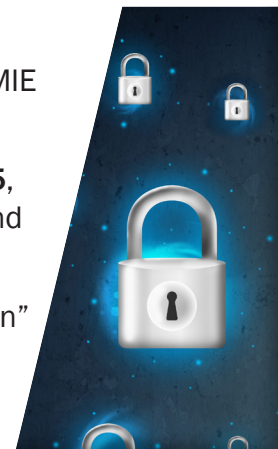
## Higher Limits for Cyber Liability Protection Made Easy

Depending on the size and scale of your practice, the basic cyber coverage offered to all ISMIE policyholders may not be enough to meet your needs. If that's the case, note the following:

Policyholders may increase their cyber liability protection at any time, and **as of July 1, 2015**, obtaining those higher limits has become simplified for individual physician policyholders and for groups with up to 10 physician affiliates.

Here's how: Log into [www.ismie.com](http://www.ismie.com) and click on "Higher Limits for Cyber Liability Protection" right on the homepage.

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



## Springfield Update: Hep C Bill Could Increase Liability

The Illinois State Medical Society sent a detailed letter to Governor Rauner urging him to veto S.B. 661, a bill requiring primary care physicians to offer a one-time Hepatitis C screening to persons born between 1945 and 1965, if providing a "comprehensive physical examination."

This bill would **mandate** practice guidelines set forth by the U.S. Centers for Disease Control and Prevention (CDC), and the U.S. Preventive Services Task Force (USPSTF). The practice guidelines themselves are fine, but for physicians a legislative mandate could mean increased exposure to civil liability and professional discipline for failure to comply with the law.

Further, the breach would be a violation of state law and potentially the *Medical Practice Act*, leading to disciplinary action by the Illinois Department of Financial and Professional Regulation.

For now, continue to be proactive by offering screenings to high risk patients. ISMIE will keep policyholders informed of the bill's status.

## Go Paperless With Your Policy Documents Today

Want to avoid "snail mail" and view important policy documents right at home or the office?

### Here's how.

> Log into [www.ismie.com](http://www.ismie.com) > Click on Policyholder Information > Click on Document Preferences

From there, individual policyholders may switch their preferred method of receiving ISMIE policy documents to a paperless option. Note that clinic insured physicians must have the practice administrator or person who has access to the clinic's username and password make this change on behalf of the entire clinic policy.

Questions? Contact the Underwriting Division via [underwriting@ismie.com](mailto: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.



## Is your policy renewing soon?

If so, a large white envelope from ISMIE will arrive **30 to 60 days prior**

to your **renewal date**, containing documents that detail your coverage.



### Questions?

@ [underwriting@ismie.com](mailto:underwriting@ismie.com)

800-782-4767 ext. 3350

Make payments anytime on

[www.ISMIE.com](http://www.ISMIE.com).

If you utilize an insurance broker you may also wish to contact him or her.

## Map Out a Plan to Attend a Risk Management Seminar

Attend the live seminar, **The Patient Experience: What Is It Like to Be the Patient?**, and learn how all practice team members, from physicians to their various staffs, can create solid relationships with patients, minimize problems and enhance the patient experience.

Sign up at [www.ismie.com](http://www.ismie.com) and plan ahead for one of the following dates:

**September 29** – Hoffman Estates

**October 6** – Mount Vernon area

**November 17** – Alsip

ISMIE policyholders and their employed staff are welcome to attend. CME offered; breakfast and lunch will be provided.

### Don't miss a Practice Management Day

Learn to steer clear of potential liability risk by attending a live Practice Management Day.

This day-long program, designed for policyholders and their staff, will feature:

- A morning session on *Hot Topics in Legislation and Regulation* covering medical cannabis, concealed carry, direct patient access to lab reports, unaccompanied minors seeking care, advanced directives, Hepatitis C screening, and more.
- An afternoon session on *Coping Well with Stress at Work*.

Sign up for a date and location that best fits your schedule by visiting [www.ismie.com](http://www.ismie.com) today.

#### Program details:

- **July 16** – Oak Brook
- **September 10** – Peoria
- **October 15** – Collinsville
- **November 12** – Northbrook

Continuing nursing education (CNE) and CME offered; there is no cost for ISMIE policyholders and staff.

