

March 16, 2015

Trial Lawyer-Backed Bill Attacks Medical Peer Review

The Illinois Trial Lawyers Association is behind a proposed bill that removes long-afforded confidentiality protections for physicians and hospitals engaging in peer review, research and medical studies.

S.B. 1700 repeals the *Medical Studies Act*, which was established by the Illinois General Assembly and then validated through our court system to ensure full and frank discussions for hospital peer review and quality control committees.

Illinois courts have consistently decided that the confidentiality of documents and information that are a key part of the peer review committee process should be maintained and not made available to plaintiff attorneys.

Read the Illinois State Medical Society's opposition paper (<http://bit.ly/18bQ26E>) to S.B. 1700, and contact your State Senator to urge him or her to fight this troubling legislation.



Updated Medical Records Guides Now Available

The rules on medical record requirements change yearly. As a result, so do these popular resources.

- The **2015 Medical Record Quick Guide** (<http://bit.ly/19c8aP6>) includes the latest copying rates, retention guidelines and the impact of HIPAA, which must be followed, along with Illinois law, when copying and sending medical records.
- For in-depth details, view **A Physician's Guide to Medical Record Access and Retention** (<http://bit.ly/1xgDDEX>).

Both resources were developed by the Illinois State Medical Society and are available to ISMIE policyholders 24/7. Questions? Please call 800-782-4767 ext. 3004 or send an email to medicallegal@ismie.com.

"But Doctor ..." – What to Do When Patients Don't Comply

Countless prescriptions will be written this year, but how many will be taken correctly? **Patient Nonadherence: What's Really Going On?** is an online course that will shed light on the factors contributing to this pervasive issue and will offer strategies to identify and address the root of it.

The course will cover how to build open relationships with patients and correctly document nonadherent behavior in the medical record. Access the course here: <http://bit.ly/1BwOCxT>.

Policyholders will earn *AMA PRA Category 1 Credit™* for successful completion of the course. Questions? Please contact the Risk Management Division at 800-782-4767 ext. 3300 or email riskmanagement@ismie.com



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Reminder to Volunteering Docs: You're Covered

Aesop once said that no act of kindness, no matter how small, is ever wasted.

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.



Also, tell your colleagues 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.

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

Double Check Your Loss-Free Discount Status Today

If you've been loss-free for at least three consecutive years, ISMIE provides a premium discount credit, regardless of your practice specialty. The discount is automatically applied to policies that qualify and can range from three to 19.5 percent, depending on how many consecutive years have been loss-free.

The loss-free discount is unique; *it's based on paid losses rather than pending claims*. This means you qualify for a loss free credit even if you have a pending claim, as long as you haven't experienced an indemnity payment for at least the last three years.

Your loss free discount status is reflected on your premium invoice. To access your full loss history report, follow these three easy steps.

1. Login to www.ismie.com.
2. Scroll to "Review Your Policy Information" located in the center of the homepage.
3. From there, click on "Loss History Reports."

For more information, email 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.

Enrollment Period for New High Limit Disability Program Ends May 13

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 sign up today at this dedicated website for policyholders: <http://bit.ly/1MrJkGW>.

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

