

September 13, 2016

## Save the Date for ISMIE's First Risk Management Symposium, November 10 in Oak Brook!

As an ISMIE policyholder, you are invited to attend our first-ever Risk Management Symposium, titled "a Physician-First Approach to Patient Centered Care," November 10 at the Hilton Oak Brook Hills.

This all-day program brings together 10 national thought leaders to discuss patient safety, health IT, physician burnout, diagnostic error and more. To view all details and the agenda, **visit [www.ISMIErms.com](http://www.ISMIErms.com)**.

Attendance is open to all health care professionals. ISMIE policyholders may register at no charge, and a discounted rate is available for your staff. Eligible attendees may also earn *AMA PRA Category 1 Credits™*.

Space is limited and the **early bird deadline is October 1**, so register today to secure your seat!



## Check Your Paperwork: IDPH Now Requires New Medical Cannabis Certification Form

Effective September 5, the Illinois Department of Public Health (IDPH) will no longer accept the old form used by physicians to certify patients with qualifying conditions for medical cannabis.

If you are unsure of which form to use, take note that the new form is printed with the date "7/16" at the bottom and reflects the most recent changes to the program.

If you'd like to download the form, go to **[www.ISMIE.com/form](http://www.ISMIE.com/form)**.

## You're on Social Media. When Was the Last Time You Checked Your Settings?

If your practice is on social media or plans to be in the future, it's important to check privacy controls and related settings on a regular basis. Depending on the provider, such controls can change without warning, leaving your profile open to unwanted display or contact.

It's also a good idea to follow the latest news involving the social media sites you use to check for such updates.

In mid-August, LinkedIn filed suit against some 100 unnamed individuals for using data-gathering software – known as bots – to harvest user profiles from the 450-million-member career website. Are you getting connection requests from strangers or from people you have already connected with? It might be worth taking an extra moment to evaluate anyone you may hear from on social media.

Here's more good advice.

Make time to check or review **ISMIE's Social Media Guidance for Physicians and Their Practices**, a helpful ISMIE risk management resource available at **[www.ISMIE.com](http://www.ISMIE.com)**. Whether you're a novice or an experienced user of social media, this resource offers policies and usage scenarios to help keep you and your practice safe.



**Cyber Liability: By the Numbers**



**\$355**



Average cost to recover a stolen health care record in 2015 – up \$100 from 2013.

Source: 2016 IBM/Ponemon Institute study

**24%**

Number of data breaches due to poor business practices



Source: Beazley Group, 2015

**39%**

The percentage of total data breaches reported by health care entities alone in 2015



Source: Symantec Internet Security Threat Report, Vol 21, April 2016

**36%**



The percentage of total breaches that involved medical records alone.

Source: Symantec Internet Security Threat Report, Vol 21, April 2016

Average time to discover and identify a data breach within an organization.

**201 days**

Source: 2016 IBM/Ponemon Institute study

The number of data breaches that actually involve paper documents falling into the wrong hands through mishandling or theft.

**16%**

Source: Beazley Group, 2015

To Learn More About ISMIE's Cyber Liability Coverage, Visit [www.ISMIE.com](http://www.ISMIE.com).

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## ISMIE Mutual Enhances Cyber Liability Coverage – At No Cost to You!

A study late last year by Experian noted that 91 percent of all health care organizations had reported at least one data breach over the last two years.

But as an ISMIE policyholder, you have protection. Since 2011, we've provided cyber liability coverage that's evolved with the expanding scope of the threat. Your policy now includes three new enhancements at no cost to you:

- **Cyber Extortion:** Think “ransomware.” Our new cyber extortion coverage provides reimbursement for losses resulting from a threat to alter, destroy, damage, delete or release electronic data, including patient, business and personal information and software.
- **Practitioner Regulatory Liability:** This addition provides coverage for any claim arising from an alleged error or omission that involves billing, self-referrals or violations of HIPAA and/or EMTALA.
- **First-Party Data Protection:** If a computer security failure results in losses from damage to or inability to access a data asset – such as a computer virus erasing data from a hard drive – this provision provides reimbursement to help solve the problem.

Additionally, this expanded coverage now includes lower retentions of \$5,000 for physician clinics and \$2,500 for individual physicians. Higher coverage limits are available for reasonable rates.

For detailed information on ISMIE's cyber liability protection, visit [www.ISMIE.com](http://www.ISMIE.com). To contact the ISMIE Underwriting Team by phone, call at 800-782-4767 or email [underwriting@ismie.com](mailto:underwriting@ismie.com). If you utilize an insurance broker, you may also wish to contact him or her.