

April 23, 2018

## ISMIE '17 Annual Report: National Expansion Moves Ahead, Participation in Managing Risk Activities Grows and Satisfaction with Our Claims Service Team Gets High Marks

ISMIE Mutual is pleased to announce the release of our 2017 Annual Report. ISMIE met significant growth milestones in 2017 and showed positive feedback in the area we care about most: policyholder service. Highlights:

- Our claims services team once again delivered a policyholder satisfaction rate exceeding 90% – it's the ultimate measurement of how well we've served medical professionals for more than 40 years.
- Our dedication to an unwavering, strong defense continues unabated with a three-year positive defense verdict average of over 90%.
- ISMIE has added products and services through ISMIE Indemnity Company, allowing new policyholders in 48 states and three U.S. territories to access ISMIE's superior coverage, claims support and risk management services.
- More than 96% of policyholders participated in our Managing Risk program, with 63% of participants earning the maximum two-year policyholder discount of 15%.
- ISMIE maintained our Excellent (A-) rating by A.M. Best.



According to ISMIE Chairman Paul H. DeHaan, MD, ISMIE will continue to provide superior medical liability protection to its core Midwestern audience while introducing our high standard of coverage, risk management services and claims support nationwide.

After all, ISMIE has built its reputation in Illinois courtrooms, some of the toughest in the country.

Said Dr. DeHaan, "2017 was truly an exceptional year for ISMIE and its affiliate companies. ... We are eager to see what 2018 brings."

For a downloadable copy of the report, go to [www.ismie.com/annual](http://www.ismie.com/annual).

### Here's our lineup of upcoming ISMIE risk management live events – register at [www.ismiemutual.com](http://www.ismiemutual.com):

*Remember, many of our risk management activities also offer a discount. Visit [www.ismiemutual.com](http://www.ismiemutual.com) to learn more about our discount program.*

**May 8, 2018 | 9 a.m. – Noon | Seminar | Rosemont**  
Beyond the Basics: Advanced Communications for Physicians and Other Clinicians

**June 14, 2018 | 9 a.m. – 2 p.m. | Seminar | Springfield**  
Communications for Staff: The Keys to Building Trust and Improving the Patient Experience

**June 27, 2018 | 9 a.m. – 12:30 p.m. | Seminar | Chicago**  
Professional Liability Litigation: Finding the Support You Need

**September 14, 2018 | 9 a.m. – 2 p.m. | Seminar | Lisle**  
Communications for Staff: The Keys to Building Trust and Improving the Patient Experience

**October 10, 2018 | 9 a.m. – Noon | Seminar | Springfield**  
Beyond the Basics: Advanced Communications for Physicians and Other Clinicians

**November 7, 2018 | 9 a.m. – 2 p.m. | Seminar | Schaumburg**  
Communications for Staff: The Keys to Building Trust and Improving the Patient Experience

**November 27, 2018 | 9 a.m. – Noon | Seminar | Naperville**  
Beyond the Basics: Advanced Communications for Physicians and Other Clinicians

## Here's a One-Stop Source of Information to Check Your Office Procedures for Handling Controlled Substances



**Controlled Substances – Office Practice** is an ISMIE risk management resource that offers legal guidance on recordkeeping for controlled substances as well as which individuals in your practice should be in charge of safeguarding, dispensing, storing and disposing of such prescribed medications.

It's always worth double-checking your procedures. Go to [www.ismie.com/controlled](http://www.ismie.com/controlled).

Also, keep in mind that this particular resource is part of a broader collection of ISMIE medication management guidance that includes coursework, sample forms and external information. Find them at [www.ismie.com/med](http://www.ismie.com/med).

## Nearly a Quarter of the U.S. Population has Low Health Literacy – How to Protect Yourself and Your Patients

A recent study found that almost a quarter of the nation's population – 23.3% – has low health literacy and that nearly a third of that group described their physical health as “fair” or “poor,” considerably higher than the general population.

The U.S. Department of Health and Human Services (HHS) explains that health literacy is “the degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions.”

The study, by Professional Research Consultants, queried 1,000 individuals and found that 60 percent of those with low health literacy had a steady source of medical care, far below the federal government's objective of 95 percent and below the national average of 74 percent.

**Low Health Literacy**, part of the ISMIE Risk Management Resource Library, offers information medical professionals can use to determine whether patients have low health literacy with specific tactics to ensure that patients understand and act successfully on information they receive from their care team.

It's online at [www.ismie.com/literacy](http://www.ismie.com/literacy).

## Reminder: It's April and the New Medicare Cards are Out – Is Your Practice Ready?



While Illinois-based patients may not be getting their new Medicare beneficiary cards for the next few weeks, it's good to make sure your staff is ready to receive them.

The big difference? Hack-worthy Social Security numbers – known administratively as the Health Insurance Claim Number (HICN) – are no longer being used on the new cards. They're being replaced by a new Medicare Beneficiary Identifier (MBI) used only for that purpose.

The Centers for Medicare and Medicaid Services (CMS) began accepting both HICNs and MBIs on Medicare transactions April 1 and will complete that transition period December 31, 2019. But starting January 1, 2020, CMS will only accept the MBI.

Here's what else is new about the New Medicare Card:

- No signature will be required.
- Gender won't be identified on the card.
- Cards will be unique to each beneficiary (example: spouses will each have their own MBI).
- Though the MBI will feature dashes on the card for readability, those dashes should not be included as part of the MBI.

Need more information? Go to [www.ismie.com/card](http://www.ismie.com/card).