

February 28, 2018

## Considering a Risk Assessment in 2018? Register for ISMIE's March 16 Seminar in Chicago

An on-site ISMIE risk assessment brings 40 years of our risk management expertise right into your patient setting. And there's a bonus – completing a risk assessment in compliance with ISMIE's risk management principles can help you earn a **5% premium discount for two policy years**. Not sure what's required? Grab your calendar.

Attend ISMIE's annual seminar "Preparing for Your Risk Assessment" March 16 at ISMIE headquarters in Chicago. Register at [www.ismiemutual.com](http://www.ismiemutual.com).

You'll learn from ISMIE risk management specialists what's new in our 2018 risk assessment with tips for success.

All ISMIE policyholders and their employed staff are welcome to attend. Registration is also open to ISMIE brokers. **NOTE:** To get the best risk assessment scheduling opportunities in 2018, consider booking your assessment before July 1. Need to know more? Contact the ISMIE risk management team at [riskmanagement@ismie.com](mailto:riskmanagement@ismie.com) or call **800-782-4767**.



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

### March 9, 2018 | 9 a.m. – 2 p.m. | Seminar | Alsip

Communications for Staff: The Keys to Building Trust and Improving the Patient Experience

### March 16, 2018 | 8:30 – 11:30 a.m. | Seminar | Chicago

Preparing for Your Risk Assessment

### April 10, 2018 | 9 a.m. – Noon | Seminar | Oak Brook

Beyond the Basics: Advanced Communications for Physicians and Other Clinicians

### 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

### 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

## Is Your Practice Ready for the New Medicare Card? They're Mailing Soon

If your staff hasn't begun preparing for the "New Medicare Card," it's time.

The Centers for Medicare and Medicaid Services (CMS) will begin shipping the new Medicare beneficiary cards to Illinois patients in June.

As you probably know, the new Medicare cards are being issued

primarily to thwart identity theft. For years, hack-worthy Social Security numbers, also known as Health Insurance Claim Numbers (HICNs), were used as the main patient identifier. With the arrival of the new cards, each patient's card will carry a new Medicare Beneficiary Identifier (MBI) used only for that purpose.

CMS will accept both HICNs and MBIs on Medicare transactions during a transition period from April 1, 2018 to December 31, 2019. But starting **January 1, 2020**, CMS will only accept the MBI. For an overview of all details on the card replacement, go to [www.ismie.com/card](http://www.ismie.com/card).





## Selfie Monkey, Meet Grumpy Cat

If the animal kingdom ever starts lawyering up on its own, we're in trouble. But for now, we can always count on their human counterparts to stampede courtrooms with wild arguments.

A couple of years ago, there was a monkey – a smiling Indonesian macaque, to be precise – who sparked a 2015 lawsuit and a settlement last year between a photographer and PETA over rights to his image.

And now we have a famous frowning cat with a copyright victory worth \$710,000.

Indeed, internet sensation Grumpy Cat (offstage name: Tardar Sauce) and her owner successfully clawed a California beverage company for using the cat's image beyond an agreement for a "Grumpy Cat Grumppuccino."

Can't say we've ever tried it. Can't say the cat has either. But no matter.

When you're a four-legged sensation, apparently it's possible to afford legal counsel who can triumphantly state, "Grumpy Cat feels vindicated and feels the jury reached a just verdict." ■

## All Things Medical Records – Here's Your 2018 Guidance on Copying Fees and Procedures

Make sure your office knows how to respond when patients or their surrogates request medical records. **The amount that can be legally charged for copying medical records has changed for 2018**, and it's important to know the proper amounts for patients and third parties.

ISMIE's risk management resource library features these popular guides from our partners at the Illinois State Medical Society (ISMS) for download:

- **Medical Record Quick Guide**, available at [www.ismie.com/quick](http://www.ismie.com/quick).
- **HIPAA Medical Record Cost Calculation Sheet Guideline**, available at [www.ismie.com/cost](http://www.ismie.com/cost).
- **Individual and Third-Party Access to Medical Records**, available at [www.ismie.com/access](http://www.ismie.com/access).

For specific questions on individual patient records issues, it's best to contact your practice attorney. For questions on the resources, contact the ISMIE risk management team at **800-782-4767** or email [riskmanagement@ismie.com](mailto:riskmanagement@ismie.com).

## AMA: What We Pay for a 'Broken Medical Liability System'

The American Medical Association recently released three important policy reports taking a close look at the burden physicians carry and the escalating costs patients pay under the current 'broken' medical liability legal system.



### Among the AMA's findings:

- More than a third of physicians (34%) have had a claim filed against them at some point in their careers.
- Before they reach the age of 55, more than 50% of general surgeons and obstetricians/gynecologists have already been sued.
- The average expense incurred on medical liability claims that closed in 2015 was \$54,165 – a substantial increase of 64.5% since 2006.
- In about 25% of claims, an indemnity payment was paid to the claimant. The average indemnity payment was \$365,503 for paid claims that closed in 2015 – a notable increase of 11.5% from two years prior.

For more on the findings, go to [www.ama-assn.org](http://www.ama-assn.org).