

# ISMIE-news



Your Source for News on Medical Liability and Managing Risk

April 15, 2014

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**ISMIE**  
Mutual Insurance Company  
The Physician-First Service Insurer®

### Survey Says: Frivolous Lawsuits Drive up Health Care Costs

Ever watch *Family Feud*, the game show where contestants must correctly guess the results of a survey? Let's play a round,

## 1. Dial-In for Assistance with Your Medical License Renewal

Take the stress out of your medical license renewal by giving ISMIE a call. We have arranged with the Illinois Department of Financial and Professional Regulation (IDFPR) to facilitate your license renewal and are standing by to assist you during our regular business hours: **8:30 a.m. - 4:45 p.m., Monday through Friday.**

The cost for your three-year medical license renewal is \$690. Controlled substance licenses, at a cost of \$15 per location, should also be renewed at this time. By allowing us to assist you, you avoid IDFPR's service charge.

### For physicians who have completed and verified their online profiles:

You will receive a yellow postcard from IDFPR containing a PIN that will allow you to complete your online license renewal.

### For physicians who have *not* completed and verified their online profiles:

You will receive a white postcard from IDFPR containing a PIN that will allow you to complete your online renewal. However, prior to renewing, you will first be directed to complete your online profile.

Please call ISMIE at **800-632-7478**, and

*ISMIE-news style.*

Question: A survey of 1,000 American adults asked if frivolous lawsuits drive up the cost of health care.

Answer: Yes. And what percentage agreed? The survey says ... [a whopping 68 percent](#).

It's heartening to learn that the general public is on the side of protecting physicians and the medical community.

Unfortunately, these issues are no game; reforms are still much needed in the Prairie State!

have your postcard with PIN number and credit card handy. We look forward to assisting you!

## 2. Use ISMIE's Diverse Resources to Help Minimize Practice Risk

Managing risk in a medical practice isn't just a job for one or two people ... it's an overall philosophy for the entire office staff. Check out the following resources to enhance teamwork and limit risk in your day-to-day practice.

### **Non-physician caregivers**

Inadequate supervision of mid-level providers (MLPs) can lead to poor outcomes — and to increased liability for physicians. If you have a supervisory or collaborative role with MLPs, take our hour-long online course [Mid-Level Providers: What You Need to Know](#). After completion, you'll be up to speed on key areas of MLP compliance within Illinois law, know the responsibilities of physicians who supervise or collaborate with MLPs, and much more.

CME offered. Open to physicians and their practice staff.

### **In-office emergencies**

A medical emergency can occur at any time in an office setting; manage your risk by establishing a procedure in case one happens in your practice.

Start by viewing our [sample written policy](#)

on in-office emergencies, which provides an outline of suggested protocols and training needed to minimize risk if an unfortunate event should occur. As with all our [sample policies](#), it should be modified to fit the individual needs of your practice.

Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or [by email](#).

### **3. Study: *Affordable Care Act* Will Affect Medical Liability**

The first major study of how the *Affordable Care Act* (ACA) will impact medical liability [is now available](#). Here are some key findings:

- An increase in the number of people using the health care system may trigger a corresponding increase in the number of medical liability claims made against physicians.
- States without a cap on non-economic damages (like Illinois) could face a swell of medical liability claims, and states with such limits could see a decrease in liability claims.
- The ACA could foster new payment models and organizational structures.

Other potential developments include shifts in medical service pricing and more payment recovery by Medicaid.

Stay tuned as ISMIE continues to monitor ACA implementation and its effects on

physicians and staff.

#### **4. No Lunch Plans Tomorrow? Find Out If Your Practice Could Pass a Meaningful Use Audit**

Is your practice receiving government payments after attesting to "meaningful use" of EHR technology? If so, take note: You may be subject to an audit.

Learn **tomorrow, April 16, at noon** what triggers them. Listen in to [Meaningful Use Audits: Can Your Office Pass?](#), a webinar you can attend right from your home or office. You'll learn what the audit process involves and what steps you can take to avoid being selected for one.

CME offered. Open to physicians and their practice staff.

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Let us know how we can make **ISMIE-news** more useful to you.  
Please send your comments to [e-news@ismie.com](mailto:e-news@ismie.com).