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They're at it Again ...

Will Illinois Lawmakers Rein in Lawsuit Lenders? Let's Hope

Although *technically* legal, [an Illinois](#)

Holding Steady: Annual Rate Announcement Issued

Attention policyholders: There's **no change to your base premium rates for the coming policy year**, which begins October 1. This marks the second dose of good news, coming on the heels of the declaration of a new round of dividends to be distributed during the 2014-16 policy years.

ISMIE Mutual has committed \$193 million to the dividend program since its inception in 2007.

A flat base rate and robust dividends are examples of why ISMIE remains the carrier of choice for most Illinois physicians, including independent practitioners, and large group employees or partners, hospitals and health systems.

As always, ISMIE supports you and your medical team across multiple business models and practice settings. Thanks to you, our strength and foundation to support the practice of medicine have never been stronger.

[Read the full announcement.](#)

Sunshine Act Compliance Essentials for IL Physicians

[company](#) makes millions providing "lawsuit funding" to personal injury plaintiffs seeking damages ... who can be left high and dry due to exorbitant fees, interest and other charges.

According to the U.S. Chamber of Commerce, these lawsuit lenders do nothing but incite more lawsuits, larger settlements, and higher premiums, as well as "encourage the prolonging of cases until they yield less than what is owed lenders."

It's time for Illinois and other states to crack down on this practice. Since last year, 15 states have introduced bills to ban or restrain lawsuit lending. Disturbingly, none passed except Tennessee's.

These lawsuit loans, with interest rates sometimes nearing 50 percent, only hurt the individuals they claim to help. Let's hope Illinois lawmakers wise up and ban this predatory practice that takes advantage of our state's

The *Physician Payments Sunshine Act* (Sunshine Act) requires medical device, biologicals and drug manufacturers to report certain payments and items of value given to physicians. Manufacturers have disclosed this information for the 2013 reporting year to the Centers for Medicare and Medicaid Services (CMS).



Physicians must review this data by **Aug. 27, 2014**, to ensure accuracy and initiate any disputes prior to the information being made public. CMS intends to release the data to the public on Sept. 30, 2014.

Be sure to block out some time to check your information. Physicians must first complete a detailed two-phase registration process through the [CMS Enterprise Portal](#).

View this [Sunshine Act resource page](#) for details on how to access the database, review your information, challenge any inaccuracies and initiate a dispute.

Are Illinois' Nursing Laws on Your Risk Radar? They Should Be

Prairie State nursing laws can be cloudy with a chance of confusing.



Clear that up with [Illinois Nursing Law: What You Need to Know](#), an online course designed to forecast potential liability issues surrounding these complex regulations.

Topics include:

- The different nursing licenses that can be obtained in Illinois and what the scope of practice is for each type of nurse.

vulnerable citizens!

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managing risk

- What activities can be delegated to nurses and what Illinois law may require before such delegation occurs.
- How vicarious liability is determined and what affect it has on a physician's professional medical liability and what HIPAA confidentiality is and the obligations nursing staff have under this federal law.

Upon completion you'll know how to properly delegate to nurses and thus minimize your exposure to liability. [Take the course today.](#)

Note: ISMIE policyholders who successfully complete this course may also earn a premium discount and CME credits.

Policy Bonus: Relief from Legal Expenses

The cost of responding to a Medicare investigation (including Medicaid) can strain your practice resources. That's why your policy provides reimbursement for reasonable legal expenses incurred.

- The coverage provides a policyholder up to \$30,000 reimbursement of legal expenses for any one Medicare investigation (including Medicaid), after first meeting a \$1,000 deductible.
- For clinic policies comprised of five or more policyholders, a maximum reimbursement of \$150,000 applies to all Medicare investigations (including Medicaid) during a policy period.

Note that the coverage does not apply to routine Medicare or Medicaid audits and is only available to current ISMIE policyholders.

For more information on this policy benefit, contact the Underwriting Division [via email](#) or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

Be An Immunization Awareness "Booster"

It's no coincidence that when parents and students are prepping for "back to school" it's also [National Immunization Awareness Month](#). But immunization goes beyond school-aged kids - babies, pregnant women and adults with certain jobs all have individual vaccination needs.

Talk with patients of all ages about their immunization history and if any additional vaccinations are needed. For comprehensive resources, visit the Illinois State Medical Society's [Immunization and Vaccines webpage](#) and the Illinois Department of Public Health's [immunization guidance](#).

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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:news@ismie.com).